

# **2011**

## **Missouri**

# **Complaint Report**

**Statistics Section  
June 2012**



# **DIFP**

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The Missouri Department of Insurance, Financial Institutions & Professional Registration (DIFP) investigates complaints made by Missouri consumers who feel they have been treated unfairly by an insurance company. A by-product of this effort has been the creation of a detailed database documenting many years of consumer concerns. This report presents data on complaints against insurance companies received by DIFP between 2009 and 2011, and that were closed as of time of writing in 2012. Three years of complaints are pooled for each report to ensure that data are statistically credible. All complaints are included, regardless of how the complaint was resolved.

Complaint data is presented in four sections:

- Complaints by line of business
- Complaints by reason
- Complaint indices reported for the top 40 writers by line of business
- Complaint indices for all companies, by line of business

Seven business lines are included:

- Private passenger automobile
- Homeowners (including farm, mobile home, and personal fire and allied lines)
- Life and annuity
- Accident and health
- Long term care
- Medicare supplement
- HMOs

Complaint indices compare the ratio of complaints to premium for each company to the industry average, for each line of business:

$$\frac{\frac{\text{Company complaints}}{\text{Company premium}}}{\frac{\text{Industry-wide complaints}}{\text{Industry-wide premium}}} * 100$$

An index of 100 indicates that a company received complaints at a rate equal to the industry average. An index of 10 indicates that a company's complaint ratio is only 10 percent of the industry average, while an index of 235 indicates a complaint ratio is 135 percent greater than the industry average. Indices are capped at 9,999.

Companies are identified by a unique code assigned by the National Association of Insurance Commissioners (NAIC). Companies that have had their licenses *suspended* or *terminated* are identified in the report. These companies are not currently active in Missouri, but are included so that complaint totals are accurate. Complaints against companies that have subsequently merged are counted against the surviving company.

***Also Available from DIFP***

**Reports:** The following reports are available by sending a written request along with a payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report)*
- *Missouri Legal Malpractice (Closed Claim Report)*
- *Missouri Products Liability (Closed Claim Report)*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

**Databases:** for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/ dwelling fire, farmowners (dwelling only, mobile home, earthquake, and private passenger automobile insurance).*

Many reports, including this complaint report, are available on the DIFP website, at

<http://www.insurance.mo.gov/reports/complaint/index.htm>.

The Department of Insurance, Financial Institutions & Professional Registration is an Equal Opportunity Employer.

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## Table of Contents

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<i>Description</i>	<b>Page Number</b>
<b>Complaints by Line of Business</b>	<b>1</b>
<b>Complaints by Reason</b>	<b>7</b>
<b>Complaint Indices, Top 40 Writers (In Descending Order of Market Share)</b>	<b>19</b>
Private Passenger Automobile Insurance	21
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	22
Accident and Health Insurance (Excluding HMOs)	23
Long Term Care Insurance	24
Medicare Supplement Insurance	25
Life Insurance and Annuities	26
Health Maintenance Organizations	27
<b>Complaint Indices, Top 40 Writers (Alphabetically by Company)</b>	<b>29</b>
Private Passenger Automobile Insurance	31
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	32
Accident and Health Insurance (Excluding HMOs)	33
Long Term Care Insurance	34
Medicare Supplement Insurance	35
Life Insurance and Annuities	36
Health Maintenance Organizations	37
<b>Complaint Indices, All Companies</b>	<b>39</b>
Private Passenger Automobile Insurance	41
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	47
Accident and Health Insurance (Excluding HMOs)	55
Long Term Care Insurance	69
Medicare Supplement Insurance	75
Life Insurance and Annuities	81
Health Maintenance Organizations	95

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## Complaints by Line of Business

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Total Complaints by Line 2007-2011</b>					
<b>Line of Business</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
Private Passenger Auto	993	944	1,053	903	832
Homeowners	497	557	592	532	617
Other P&C	287	246	213	180	191
<b>Total P&amp;C Complaints</b>	<b>1,777</b>	<b>1,747</b>	<b>1,858</b>	<b>1,615</b>	<b>1,640</b>
Long Term Care	69	69	73	63	59
Medicare Supplement	101	73	81	58	44
HMO	151	131	138	85	85
All Other A&H	1,031	1,088	1,121	921	648
<b>Total A&amp;H Complaints</b>	<b>1,352</b>	<b>1,361</b>	<b>1,413</b>	<b>1,127</b>	<b>836</b>
Life and Annuities	479	436	417	379	314
<b>Total</b>	<b>3,608</b>	<b>3,544</b>	<b>3,688</b>	<b>3,121</b>	<b>2,790</b>

<b>Complaint Resolution by Line, 2007-2011 % of Complaints Resolved with Consumer Relief</b>					
<b>Line of Business</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
Private Passenger Auto	38.7%	39.3%	44.4%	36.8%	38.6%
Homeowners	27.8%	31.4%	32.1%	24.2%	32.6%
Other P&C	39.4%	40.2%	39.0%	37.8%	32.5%
Total P&C Complaints	35.7%	36.9%	39.9%	32.8%	35.6%
Long Term Care	33.3%	50.7%	38.4%	28.6%	30.5%
Medicare Supplement	53.5%	50.7%	37.0%	41.4%	36.4%
HMO	36.4%	35.1%	38.4%	32.9%	27.1%
All Other A&H	41.4%	39.6%	41.7%	36.2%	38.1%
Total A&H Complaints	41.3%	40.3%	40.9%	35.8%	36.4%
Life and Annuities	33.8%	31.9%	30.2%	28.8%	29.3%
<b>Total</b>	<b>37.6%</b>	<b>37.6%</b>	<b>39.2%</b>	<b>33.4%</b>	<b>35.1%</b>

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Total Property &amp; Casualty Complaints Excluding A&amp;H 2009-2011</b>					
<b>Line of Business</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>% Change, 2009-2011</b>	<b>% Change, 2010-2011</b>
Aircraft	0	0	1	.	.
Boiler & Machinery	0	0	2	.	.
Commercial Auto	62	41	62	0.0%	51.2%
Commercial Multi-Peril	50	52	48	- 4.0%	- 7.7%
Condo/Town	3	8	7	133.3%	-12.5%
Credit Property	6	0	1	-83.3%	.
Crop/Hail	1	1	0	-100.0%	-100.0%
Dwelling Fire	6	10	11	83.3%	10.0%
Farmowner/Ranchowner	16	10	11	-31.3%	10.0%
Federal Flood	0	0	1	.	.
Fidelity & Surety	4	3	6	50.0%	100.0%
Fire & Allied Lines - All	4	4	7	75.0%	75.0%
General Liability	25	10	11	-56.0%	10.0%
Group Homeowners	2	2	0	-100.0%	-100.0%
Group Private Passenger	0	2	1	.	-50.0%
Homeowners	523	465	528	1.0%	13.5%
Inland Marine	2	5	1	-50.0%	-80.0%
Medical Malpractice	1	2	1	0.0%	-50.0%
Mobile Homeowner	9	11	19	111.1%	72.7%
Motorcycle	10	7	9	-10.0%	28.6%
Motorhome	13	8	8	-38.5%	0.0%
Other	9	24	24	166.7%	0.0%
PMI	0	0	1	.	.
Private Passenger Auto	1,028	891	815	-20.7%	- 8.5%
Professional Liability/E&O	2	1	1	-50.0%	0.0%
Renters / Tenants	24	21	28	16.7%	33.3%
Umbrella	1	0	0	-100.0%	.
Vehicle Service Contract	2	2	3	50.0%	50.0%
Warranty and Service Contracts	0	1	0	.	-100.0%
Watercraft	10	4	7	-30.0%	75.0%
Workers Compensation	45	29	26	-42.2%	-10.3%
<b>Total</b>	<b>1,858</b>	<b>1,614</b>	<b>1,640</b>	<b>-11.7%</b>	<b>1.6%</b>



**Missouri Department of Insurance  
2011 Complaint Report**

<b>Accident and Health Insurance Complaints by Line, 2009-2011</b>					
<b>Line of Business</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>% Change, 2009-2011</b>	<b>% Change, 2010-2011</b>
Individual A&H	546	489	372	-31.9%	-23.9%
Group Accident and Health	725	551	377	-48.0%	-31.6%
Credit A&H	4	2	2	-50.0%	0.0%
HMO	138	85	85	-38.4%	0.0%
<b>Total</b>	<b>1,413</b>	<b>1,127</b>	<b>836</b>	<b>-40.8%</b>	<b>-25.8%</b>

<b>Life and Annuities Complaints by Line, 2009-2011</b>					
<b>Line of Business</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>% Change, 2009-2011</b>	<b>% Change, 2010-2011</b>
Individual Life	304	264	229	-24.7%	-13.3%
Group Life	37	48	43	16.2%	-10.4%
Individual Annuities	66	57	33	-50.0%	-42.1%
Credit Life	10	10	9	-10.0%	-10.0%
<b>Total</b>	<b>417</b>	<b>379</b>	<b>314</b>	<b>-24.7%</b>	<b>-17.2%</b>

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Private Passenger Automobile Insurance Complaints by Reason, 2009-2011</b>					
<b>Reason</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>% Change, 2009-2011</b>	<b>% Change, 2010-2011</b>
<b>Claim Handling</b>					
Adjuster Handling	2	36	30	1400%	-16.7%
Adjuster Not Responding	3	23	20	566.7%	-13.0%
Assignment of Benefits	2	1	2	0.0%	100.0%
Claims - Other	29	9	14	-51.7%	55.6%
Co-pay Issues	0	0	1	.	.
Comparative Negligence	8	53	50	525.0%	- 5.7%
Consumer Education Needed	0	1	0	.	-100.0%
Coordination of Benefits	0	0	2	.	.
Delays	287	224	237	-17.4%	5.8%
Denial of Claim	196	187	160	-18.4%	-14.4%
Fraud	0	1	1	.	0.0%
Post-claim Underwriting	5	0	0	-100.0%	.
Subrogation	1	6	0	-100.0%	-100.0%
Timeliness	0	2	0	.	-100.0%
Total Loss	2	1	9	350.0%	800.0%
Unsatisfactory Settlement	330	196	148	-55.2%	-24.5%
Usual, Customary, Reasonable	1	0	1	0.0%	.
Value Dispute	1	3	2	100.0%	-33.3%
<i>Subtotal</i>	<i>867</i>	<i>743</i>	<i>677</i>	<i>-21.9%</i>	<i>- 8.9%</i>
<b>Marketing</b>					
Agent Handling	6	10	8	33.3%	-20.0%
Delays	0	1	1	.	0.0%
Duplication of Coverage	1	0	1	0.0%	.
Failure to Place	0	1	1	.	0.0%
Fraud/Forgery	1	0	0	-100.0%	.
Marketing - Other	4	5	0	-100.0%	-100.0%
Misappropriation of Premium	1	1	0	-100.0%	-100.0%
Misleading Advertising	1	0	0	-100.0%	.
Misrepresentation	1	0	1	0.0%	.
Not Licensed	1	0	0	-100.0%	.
Policy Delivery	0	1	1	.	0.0%
<i>Subtotal</i>	<i>16</i>	<i>19</i>	<i>13</i>	<i>-18.8%</i>	<i>-31.6%</i>
<b>Policy Service</b>					
Abusive Service	0	0	1	.	.
Billing	40	24	26	-35.0%	8.3%

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Private Passenger Automobile Insurance Complaints by Reason, 2009-2011</b>					
<b>Reason</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>% Change, 2009-2011</b>	<b>% Change, 2010-2011</b>
Company/Agent Dispute	1	1	0	-100.0%	-100.0%
Coverage Question	12	8	16	33.3%	100.0%
Delays / No Response	0	7	3	.	-57.1%
Information Requested	1	3	0	-100.0%	-100.0%
Other	11	10	0	-100.0%	-100.0%
Payment Not Credited	0	6	2	.	-66.7%
Premium Refund	27	15	24	-11.1%	60.0%
Quality of Care	0	0	1	.	.
<i>Subtotal</i>	<i>92</i>	<i>74</i>	<i>73</i>	<i>-20.7%</i>	<i>- 1.4%</i>
<b>Underwriting</b>					
CLUE Reports	1	0	2	100.0%	.
Cancellation	20	12	23	15.0%	91.7%
Credit Report	2	0	0	-100.0%	.
Credit Scoring	0	1	2	.	100.0%
Delays	0	0	1	.	.
Endorsement / Rider	1	0	0	-100.0%	.
Nonrenewal	7	5	3	-57.1%	-40.0%
Premium & Rating	38	29	22	-42.1%	-24.1%
Rate Classification	0	1	0	.	-100.0%
Refusal to Insure	1	0	1	0.0%	.
Surcharge	3	3	2	-33.3%	-33.3%
Underwriting - Other	4	11	3	-25.0%	-72.7%
<i>Subtotal</i>	<i>77</i>	<i>62</i>	<i>59</i>	<i>-23.4%</i>	<i>- 4.8%</i>
<b>Total</b>	<b>1,053</b>	<b>910</b>	<b>836</b>	<b>-20.6%</b>	<b>- 8.1%</b>

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Homeowners Insurance Complaints by Reason, 2009-2011</b>					
<b>Reason</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>% Change, 2009-2011</b>	<b>% Change, 2010-2011</b>
<b>Claim Handling</b>					
Adjuster Handling	1	28	42	4100%	50.0%
Adjuster Not Responding	0	3	10	.	233.3%
Adverse Benefit Determination	2	0	0	-100.0%	.
Assignment of Benefits	0	0	1	.	.
Claims - Other	11	5	5	-54.5%	0.0%
Delays	81	67	103	27.2%	53.7%
Denial of Claim	117	114	145	23.9%	27.2%
Post-claim Underwriting	1	0	0	-100.0%	.
Timeliness	0	0	1	.	.
Unsatisfactory Settlement	196	130	178	- 9.2%	36.9%
Value Dispute	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>409</i>	<i>348</i>	<i>485</i>	<i>18.6%</i>	<i>39.4%</i>
<b>Marketing</b>					
Agent Handling	3	7	2	-33.3%	-71.4%
Duplication of Coverage	1	0	0	-100.0%	.
Failure to Place	0	1	0	.	-100.0%
Fraud/Forgery	0	1	0	.	-100.0%
Marketing - Other	4	3	0	-100.0%	-100.0%
Misappropriation of Premium	1	0	0	-100.0%	.
Misrepresentation	0	0	1	.	.
Not Licensed	0	1	0	.	-100.0%
Suitability	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>9</i>	<i>14</i>	<i>3</i>	<i>-66.7%</i>	<i>-78.6%</i>
<b>Policy Service</b>					
Abusive Service	2	0	0	-100.0%	.
Billing	25	15	17	-32.0%	13.3%
Company/Agent Dispute	0	1	1	.	0.0%
Coverage Question	4	7	10	150.0%	42.9%
Delays / No Response	2	3	0	-100.0%	-100.0%
Other	7	7	5	-28.6%	-28.6%
Payment Not Credited	1	2	2	100.0%	0.0%
Policy Delivery	0	1	0	.	-100.0%
Premium Refund	13	17	12	- 7.7%	-29.4%
Quality of Care	0	1	0	.	-100.0%
Terrorism	1	0	0	-100.0%	.

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Homeowners Insurance Complaints by Reason, 2009-2011</b>					
<b>Reason</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>% Change, 2009-2011</b>	<b>% Change, 2010-2011</b>
<i>Subtotal</i>	<i>55</i>	<i>54</i>	<i>47</i>	<i>-14.5%</i>	<i>-13.0%</i>
<b>Underwriting</b>					
CLUE Reports	0	4	1	.	-75.0%
Cancellation	24	27	18	-25.0%	-33.3%
Credit Report	3	1	3	0.0%	200.0%
Credit Scoring	0	6	2	.	-66.7%
Endorsement / Rider	0	1	1	.	0.0%
Nonrenewal	38	23	23	-39.5%	0.0%
Pre-Ownership Underwriting	0	1	0	.	-100.0%
Premium & Rating	42	38	20	-52.4%	-47.4%
Rate Classification	0	1	1	.	0.0%
Refusal to Insure	0	1	1	.	0.0%
Surcharge	2	1	2	0.0%	100.0%
Underwriting - Other	5	3	6	20.0%	100.0%
Unfair Discrimination	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>115</i>	<i>107</i>	<i>78</i>	<i>-32.2%</i>	<i>-27.1%</i>
<b>Total</b>	<b>592</b>	<b>532</b>	<b>617</b>	<b>4.2%</b>	<b>16.0%</b>

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Accident and Health Insurance Complaints by Reason, 2009-2011</b>					
<b>Reason</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>% Change, 2009-2011</b>	<b>% Change, 2010-2011</b>
<b>Claim Handling</b>					
Adjuster Not Responding	0	0	1	.	.
Adverse Benefit Determination	3	20	15	400.0%	-25.0%
Assignment of Benefits	0	13	4	.	-69.2%
Claims - Other	248	44	14	-94.4%	-68.2%
Co-pay Issues	17	25	27	58.8%	8.0%
Consumer Education Needed	0	3	14	.	366.7%
Coordination of Benefits	7	8	15	114.3%	87.5%
Cost Containment	1	1	1	0.0%	0.0%
Delays	182	161	69	-62.1%	-57.1%
Denial of Claim	529	374	330	-37.6%	-11.8%
Experimental	1	1	5	400.0%	400.0%
Fraud	0	1	0	.	-100.0%
Medical Necessity	6	8	2	-66.7%	-75.0%
No Pre-authorizations	2	2	5	150.0%	150.0%
Obesity Service	0	1	0	.	-100.0%
Out-of-Network Benefits	27	20	13	-51.9%	-35.0%
Post-claim Underwriting	1	0	0	-100.0%	.
Preexisting Condition	13	8	7	-46.2%	-12.5%
Prompt Pay	22	4	2	-90.9%	-50.0%
Provider Availability	0	1	1	.	0.0%
Subrogation	0	1	0	.	-100.0%
Timeliness	0	3	5	.	66.7%
Unsatisfactory Settlement	4	15	5	25.0%	-66.7%
Usual, Customary, Reasonable	4	5	2	-50.0%	-60.0%
Utilization Review	15	4	3	-80.0%	-25.0%
Value Dispute	0	2	6	.	200.0%
<i>Subtotal</i>	<i>1,082</i>	<i>725</i>	<i>546</i>	<i>-49.5%</i>	<i>-24.7%</i>
<b>Marketing</b>					
Agent Handling	7	11	1	-85.7%	-90.9%
Delays	1	0	0	-100.0%	.
Duplication of Coverage	0	2	0	.	-100.0%
Fraud/Forgery	1	1	0	-100.0%	-100.0%
High Pressure Tactics	2	1	0	-100.0%	-100.0%
Marketing - Other	2	6	2	0.0%	-66.7%

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Accident and Health Insurance Complaints by Reason, 2009-2011</b>					
<b>Reason</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>% Change, 2009-2011</b>	<b>% Change, 2010-2011</b>
Misappropriation of Premium	1	0	0	-100.0%	.
Misappropriations	0	1	0	.	-100.0%
Misleading Advertising	1	3	2	100.0%	-33.3%
Misrepresentation	29	8	6	-79.3%	-25.0%
Policy Delivery	2	2	0	-100.0%	-100.0%
Replacement	0	1	0	.	-100.0%
Suitability	0	2	0	.	-100.0%
<i>Subtotal</i>	<i>46</i>	<i>38</i>	<i>11</i>	<i>-76.1%</i>	<i>-71.1%</i>
<b>Policy Service</b>					
Abusive Service	0	2	1	.	-50.0%
Access to Care	5	6	0	-100.0%	-100.0%
Billing	45	48	37	-17.8%	-22.9%
Company/Agent Dispute	0	1	0	.	-100.0%
Coverage Question	5	31	26	420.0%	-16.1%
Delays / No Response	3	5	9	200.0%	80.0%
Inadequate Provider Network	0	1	1	.	0.0%
Information Requested	1	7	4	300.0%	-42.9%
Other	6	19	7	16.7%	-63.2%
Payment Not Credited	0	5	8	.	60.0%
Policy Delivery	1	0	0	-100.0%	.
Premium Refund	31	35	20	-35.5%	-42.9%
Quality of Care	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>97</i>	<i>161</i>	<i>113</i>	<i>16.5%</i>	<i>-29.8%</i>
<b>Underwriting</b>					
	2	4	2	0.0%	-50.0%
COBRA	0	1	2	.	100.0%
Cancellation	10	10	14	40.0%	40.0%
Continuation of Benefits	0	0	1	.	.
Credit Scoring	1	0	0	-100.0%	.
Delays	0	2	5	.	150.0%
Endorsement / Rider	0	1	2	.	100.0%
Forced Placement	0	0	4	.	.
Health Status	1	0	1	0.0%	.
MID Reports	0	1	1	.	0.0%
Premium & Rating	12	19	19	58.3%	0.0%
Rate Classification	1	2	0	-100.0%	-100.0%

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Accident and Health Insurance Complaints by Reason, 2009-2011</b>					
<b>Reason</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>% Change, 2009-2011</b>	<b>% Change, 2010-2011</b>
Refusal to Insure	4	4	10	150.0%	150.0%
Underwriting - Other	1	6	7	600.0%	16.7%
<i>Subtotal</i>	<i>32</i>	<i>50</i>	<i>68</i>	<i>112.5%</i>	<i>36.0%</i>
<b>Total</b>	<b>1,275</b>	<b>1,042</b>	<b>751</b>	<b>-41.1%</b>	<b>-27.9%</b>



**Missouri Department of Insurance  
2011 Complaint Report**

<b>Long Term Care Insurance Complaints by Reason, 2009-2011</b>					
<b>Reason</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>% Change, 2009-2011</b>	<b>% Change, 2010-2011</b>
<b>Claim Handling</b>					
Adverse Benefit Determination	0	1	0	.	-100.0%
Assignment of Benefits	0	0	1	.	.
Claims - Other	17	1	0	-100.0%	-100.0%
Consumer Education Needed	0	0	1	.	.
Delays	19	13	14	-26.3%	7.7%
Denial of Claim	19	15	19	0.0%	26.7%
<i>Subtotal</i>	<i>55</i>	<i>30</i>	<i>35</i>	<i>-36.4%</i>	<i>16.7%</i>
<b>Marketing</b>					
Agent Handling	0	1	0	.	-100.0%
High Pressure Tactics	0	1	0	.	-100.0%
Misrepresentation	0	1	1	.	0.0%
Policy Delivery	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>1</i>	<i>3</i>	<i>1</i>	<i>0.0%</i>	<i>-66.7%</i>
<b>Policy Service</b>					
Billing	5	11	7	40.0%	-36.4%
Coverage Question	1	2	4	300.0%	100.0%
Information Requested	0	2	1	.	-50.0%
Other	1	1	1	0.0%	0.0%
Premium Refund	3	2	1	-66.7%	-50.0%
<i>Subtotal</i>	<i>10</i>	<i>18</i>	<i>14</i>	<i>40.0%</i>	<i>-22.2%</i>
<b>Underwriting</b>					
Cancellation	1	2	2	100.0%	0.0%
Premium & Rating	3	5	5	66.7%	0.0%
Underwriting - Other	0	0	1	.	.
<i>Subtotal</i>	<i>4</i>	<i>7</i>	<i>8</i>	<i>100.0%</i>	<i>14.3%</i>
<b>Total</b>	<b>73</b>	<b>63</b>	<b>59</b>	<b>-19.2%</b>	<b>- 6.3%</b>

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Medicare Supplement Insurance Complaints by Reason, 2009-2011</b>					
<b>Reason</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>% Change, 2009-2011</b>	<b>% Change, 2010-2011</b>
<b>Claim Handling</b>					
Assignment of Benefits	0	1	0	.	-100.0%
Claims - Other	22	1	0	-100.0%	-100.0%
Delays	8	4	1	-87.5%	-75.0%
Denial of Claim	13	6	3	-76.9%	-50.0%
Usual, Customary, Reasonable	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>43</i>	<i>13</i>	<i>4</i>	<i>-90.7%</i>	<i>-69.2%</i>
<b>Marketing</b>					
Agent Handling	4	0	0	-100.0%	.
Duplication of Coverage	0	1	0	.	-100.0%
High Pressure Tactics	1	0	0	-100.0%	.
Marketing - Other	0	1	0	.	-100.0%
Misappropriation of Premium	1	0	0	-100.0%	.
Misrepresentation	5	1	0	-100.0%	-100.0%
Policy Delivery	0	1	0	.	-100.0%
Suitability	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>11</i>	<i>5</i>	<i>0</i>	<i>-100.0%</i>	<i>-100.0%</i>
<b>Policy Service</b>					
Billing	13	9	7	-46.2%	-22.2%
Coverage Question	2	1	1	-50.0%	0.0%
Delays / No Response	1	1	4	300.0%	300.0%
Information Requested	0	0	3	.	.
Other	1	3	1	0.0%	-66.7%
Payment Not Credited	0	1	2	.	100.0%
Premium Refund	6	12	9	50.0%	-25.0%
<i>Subtotal</i>	<i>23</i>	<i>27</i>	<i>27</i>	<i>17.4%</i>	<i>0.0%</i>
<b>Underwriting</b>					
	0	1	1	.	0.0%
Cancellation	3	0	4	33.3%	.
Delays	0	1	1	.	0.0%
Premium & Rating	1	7	6	500.0%	-14.3%
Underwriting - Other	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>4</i>	<i>10</i>	<i>12</i>	<i>200.0%</i>	<i>20.0%</i>
<b>Total</b>	<b>81</b>	<b>58</b>	<b>44</b>	<b>-45.7%</b>	<b>-24.1%</b>

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Life and Annuities Complaints by Reason, 2009-2011</b>					
<b>Reason</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>% Change, 2009-2011</b>	<b>% Change, 2010-2011</b>
<b>Claim Handling</b>					
Adverse Benefit Determination	0	3	1	.	-66.7%
Assignment of Benefits	0	0	2	.	.
Claims - Other	137	10	2	-98.5%	-80.0%
Consumer Education Needed	0	1	1	.	0.0%
Coordination of Benefits	0	0	2	.	.
Delays	58	45	42	-27.6%	- 6.7%
Denial of Claim	36	38	29	-19.4%	-23.7%
Fraud	0	1	0	.	-100.0%
Timeliness	0	2	0	.	-100.0%
Unsatisfactory Settlement	5	4	5	0.0%	25.0%
Value Dispute	0	3	3	.	0.0%
<i>Subtotal</i>	<i>236</i>	<i>107</i>	<i>87</i>	<i>-63.1%</i>	<i>-18.7%</i>
<b>Marketing</b>					
Agent Handling	8	5	3	-62.5%	-40.0%
Deceptive Cold Lead Advertisi	0	0	1	.	.
Delays	0	0	1	.	.
Fraud/Forgery	2	2	6	200.0%	200.0%
High Pressure Tactics	1	0	1	0.0%	.
Marketing - Other	2	9	1	-50.0%	-88.9%
Misappropriations	0	1	0	.	-100.0%
Misleading Advertising	0	1	3	.	200.0%
Misrepresentation	26	13	8	-69.2%	-38.5%
Not Licensed	1	0	0	-100.0%	.
Policy Delivery	0	0	1	.	.
Replacement	2	0	0	-100.0%	.
Suitability	0	9	1	.	-88.9%
<i>Subtotal</i>	<i>42</i>	<i>40</i>	<i>26</i>	<i>-38.1%</i>	<i>-35.0%</i>
<b>Policy Service</b>					
1035 Exchange	0	1	0	.	-100.0%
Abusive Service	0	0	1	.	.
Billing	25	23	24	- 4.0%	4.3%
Cash Value	36	23	22	-38.9%	- 4.3%
Company/Agent Dispute	0	1	0	.	-100.0%
Coverage Question	9	25	29	222.2%	16.0%
Delays / No Response	9	21	22	144.4%	4.8%

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Life and Annuities</b>					
<b>Complaints by Reason, 2009-2011</b>					
<b>Reason</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>% Change, 2009-2011</b>	<b>% Change, 2010-2011</b>
Information Requested	7	10	13	85.7%	30.0%
Nonforfeiture	1	1	0	-100.0%	-100.0%
Other	11	54	13	-45.5%	-88.7%
Payment Not Credited	2	12	7	250.0%	-41.7%
Policy Delivery	0	1	2	.	100.0%
Premium Refund	7	10	15	114.3%	50.0%
Surrender Problems	14	8	13	- 7.1%	62.5%
<i>Subtotal</i>	<i>121</i>	<i>190</i>	<i>161</i>	<i>33.1%</i>	<i>-15.3%</i>
<b>Underwriting</b>					
	1	0	1	0.0%	.
Cancellation	6	9	10	66.7%	11.1%
Delays	1	0	2	100.0%	.
Forced Placement	0	0	1	.	.
Health Status	0	1	0	.	-100.0%
Premium & Rating	5	4	14	180.0%	250.0%
Rate Classification	0	1	0	.	-100.0%
Refusal to Insure	1	4	1	0.0%	-75.0%
Underwriting - Other	1	4	0	-100.0%	-100.0%
Unfair Discrimination	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>15</i>	<i>24</i>	<i>29</i>	<i>93.3%</i>	<i>20.8%</i>
<b>Total</b>	<b>417</b>	<b>379</b>	<b>314</b>	<b>-24.7%</b>	<b>-17.2%</b>

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Health Maintenance Organizations Complaints by Reason, 2009-2011</b>					
<b>Reason</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>% Change, 2009-2011</b>	<b>% Change, 2010-2011</b>
<b>Claim Handling</b>					
Adverse Benefit Determination	0	4	1	.	-75.0%
Claims - Other	29	3	2	-93.1%	-33.3%
Co-pay Issues	0	6	34	.	466.7%
Coordination of Benefits	2	2	0	-100.0%	-100.0%
Delays	16	6	4	-75.0%	-33.3%
Denial of Claim	64	40	27	-57.8%	-32.5%
Experimental	0	1	1	.	0.0%
Medical Necessity	1	2	1	0.0%	-50.0%
No Pre-authorizations	2	0	0	-100.0%	.
Out-of-Network Benefits	2	4	8	300.0%	100.0%
Prompt Pay	3	0	0	-100.0%	.
Usual, Customary, Reasonable	1	0	0	-100.0%	.
Utilization Review	4	2	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>124</i>	<i>70</i>	<i>78</i>	<i>-37.1%</i>	<i>11.4%</i>
<b>Marketing</b>					
Delays	0	0	1	.	.
High Pressure Tactics	1	1	0	-100.0%	-100.0%
Misrepresentation	5	1	3	-40.0%	200.0%
<i>Subtotal</i>	<i>6</i>	<i>2</i>	<i>4</i>	<i>-33.3%</i>	<i>100.0%</i>
<b>Policy Service</b>					
Billing	4	1	0	-100.0%	-100.0%
Coverage Question	1	2	1	0.0%	-50.0%
Delays / No Response	0	1	0	.	-100.0%
Inadequate Provider Network	1	1	0	-100.0%	-100.0%
Other	0	2	0	.	-100.0%
Premium Refund	1	0	1	0.0%	.
<i>Subtotal</i>	<i>7</i>	<i>7</i>	<i>2</i>	<i>-71.4%</i>	<i>-71.4%</i>
<b>Underwriting</b>					
Premium & Rating	0	2	0	.	-100.0%
Underwriting - Other	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>0</i>	<i>3</i>	<i>0</i>	<i>.</i>	<i>-100.0%</i>
<b>Total</b>	<b>138</b>	<b>85</b>	<b>85</b>	<b>-38.4%</b>	<b>0.0%</b>

**Missouri Department of Insurance  
2011 Complaint Report**

**Complaint Indices**

**Top 40 Writers by Line**

**Ordered by Market Share**

**Missouri Department of Insurance  
2011 Complaint Report**

**Private Passenger Automobile Insurance Complaint Indices  
Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
25178	State Farm Mutual Automobile Insurance Co	267	\$617,714,356	21.5%	44
19275	American Family Mutual Insurance Company	216	\$409,147,918	14.3%	54
23388	Shelter Mutual Insurance Company	63	\$154,910,495	5.4%	42
21628	Farmers Insurance Company Inc	133	\$140,414,406	4.9%	97
15512	Automobile Club Inter-insurance Exchange	124	\$112,423,306	3.9%	113
39012	Safeco Insurance Company Of Illinois	101	\$96,224,618	3.4%	108
37834	Progressive Preferred Insurance Company	54	\$68,066,133	2.4%	81
26859	Farm Bureau Town & Country Ins Co Of MO	47	\$59,785,653	2.1%	81
35882	GEICO General Ins Co	78	\$59,525,891	2.1%	134
27998	Travelers Home & Marine Insurance Company	44	\$54,438,670	1.9%	83
42579	Allied Property & Casualty Insurance Company	18	\$53,107,604	1.9%	35
16322	Progressive Direct Insurance Company	52	\$50,292,907	1.8%	106
25143	State Farm Fire & Casualty Company	36	\$44,875,141	1.6%	82
19283	American Standard Insurance Co of WI	35	\$44,077,926	1.5%	81
25941	United Services Automobile Association	22	\$40,756,038	1.4%	55
29688	Allstate Fire & Casualty Insurance Company	46	\$40,320,103	1.4%	117
23035	Liberty Mutual Fire Insurance Company	39	\$35,120,857	1.2%	114
22055	GEICO Indemnity Company	65	\$33,524,663	1.2%	199
19232	Allstate Insurance Company	24	\$31,155,361	1.1%	79
24260	Progressive Casualty Insurance Company	29	\$30,051,557	1.0%	99
17230	Allstate Property & Casualty Insurance Company	43	\$28,901,547	1.0%	152
42919	Progressive Northwestern Insurance Company	17	\$25,636,095	0.9%	68
25968	USAA Casualty Insurance Company	18	\$25,322,207	0.9%	73
11851	Progressive Advanced Insurance Company	27	\$24,687,930	0.9%	112
26093	Nationwide Affinity Insurance Co Of America	9	\$22,357,135	0.8%	41
22063	Government Employees Insurance Co	23	\$21,946,996	0.8%	107
25405	Safe Auto Insurance Company	82	\$20,472,505	0.7%	410
29459	Twin City Fire Insurance Company	28	\$19,615,010	0.7%	146
28401	American National Property & Casualty Co	15	\$16,047,382	0.6%	96
24279	Progressive Max Insurance Company	6	\$15,533,380	0.5%	40
15725	Cameron Mutual Insurance Company	18	\$14,961,994	0.5%	123
21687	Mid Century Insurance Company	26	\$14,851,749	0.5%	179
10783	Cornerstone National Insurance Company	11	\$14,549,741	0.5%	77
40371	Columbia Mutual Insurance Company	13	\$14,076,965	0.5%	95
13137	Viking Insurance Company Of Wisconsin	40	\$13,680,753	0.5%	300
23515	Midwestern Indemnity Company The	18	\$13,617,889	0.5%	135
25712	Esurance Insurance Company	26	\$12,225,352	0.4%	218
23353	Meridian Security Insurance Company	2	\$11,881,340	0.4%	17
19658	Bristol West Insurance Company	30	\$11,840,137	0.4%	260
30104	Hartford Underwriters Insurance Company	6	\$11,379,594	0.4%	54
<b>Top 40 Writers</b>		<b>1,951</b>	<b>\$2,529,519,304</b>	<b>88.2%</b>	<b>.</b>
<b>Total</b>		<b>2,799</b>	<b>\$2,867,173,614</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance**  
**2011 Complaint Report**

<b>Homeowners Insurance Complaint Indices</b>					
<b>Top Forty Writers by Market Share</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
25143	State Farm Fire & Casualty Company	324	\$421,785,249	24.6%	76
19275	American Family Mutual Insurance Company	220	\$268,042,016	15.6%	81
23388	Shelter Mutual Insurance Company	93	\$123,806,767	7.2%	74
26859	Farm Bureau Town & Country Ins Co Of MO	93	\$71,699,460	4.2%	128
27235	Auto Club Family Insurance Company	58	\$47,575,617	2.8%	120
27998	Travelers Home & Marine Insurance Company	52	\$43,941,758	2.6%	116
24740	Safeco Insurance Company Of America	34	\$42,641,040	2.5%	78
21652	Farmers Insurance Exchange	65	\$41,668,233	2.4%	154
17230	Allstate Property & Casualty Insurance Company	69	\$35,908,816	2.1%	189
21687	Mid Century Insurance Company	58	\$32,065,576	1.9%	178
25941	United Services Automobile Association	13	\$26,868,517	1.6%	48
21660	Fire Insurance Exchange	56	\$23,231,681	1.4%	237
26093	Nationwide Affinity Insurance Co Of America	11	\$23,137,183	1.4%	47
23035	Liberty Mutual Fire Insurance Company	21	\$22,914,879	1.3%	90
19070	Standard Fire Insurance Company	23	\$20,572,981	1.2%	110
19240	Allstate Indemnity Company	35	\$19,286,551	1.1%	179
42978	American Security Insurance Company	5	\$18,292,678	1.1%	27
18988	Auto Owners Insurance Company	14	\$16,684,077	1.0%	83
15725	Cameron Mutual Insurance Company	9	\$16,439,177	1.0%	54
19232	Allstate Insurance Company	23	\$16,216,510	0.9%	140
19100	AMCO Insurance Company	13	\$14,155,239	0.8%	90
11185	Foremost Insurance Company Grand Rapids MI	21	\$13,874,937	0.8%	149
25968	USAA Casualty Insurance Company	4	\$13,812,351	0.8%	28
20990	Country Mutual Insurance Company	11	\$13,198,636	0.8%	82
34690	Property & Casualty Insurance Co of Hartford	26	\$12,056,129	0.7%	212
28401	American National Property & Casualty Co	14	\$11,904,159	0.7%	116
24821	Meritplan Insurance Company	2	\$11,699,715	0.7%	17
25127	State Auto Property & Casualty Insurance Co	9	\$9,865,752	0.6%	90
23515	Midwestern Indemnity Company The	15	\$9,815,607	0.6%	150
20419	Homesite Indemnity Company	45	\$9,112,025	0.5%	486
23787	Nationwide Mutual Insurance Company	2	\$8,260,002	0.5%	24
21482	Factory Mutual Insurance Company	0	\$8,155,208	0.5%	0
21261	Electric Insurance Company	3	\$8,024,918	0.5%	37
42404	Liberty Insurance Corporation	8	\$7,951,885	0.5%	99
21849	American Automobile Insurance Company	2	\$7,945,661	0.5%	25
42579	Allied Property & Casualty Insurance Company	10	\$7,553,967	0.4%	130
30104	Hartford Underwriters Insurance Company	12	\$7,290,745	0.4%	162
14400	Lititz Mutual Insurance Company	14	\$7,105,610	0.4%	194
20303	Great Northern Insurance Company	0	\$6,868,599	0.4%	0
23469	American Modern Home Insurance Co	7	\$6,645,992	0.4%	104
<b>Top 40 Writers</b>		<b>1,494</b>	<b>\$1,528,075,904</b>	<b>89.2%</b>	<b>.</b>
<b>Total</b>		<b>1,741</b>	<b>\$1,713,294,638</b>	<b>100.0%</b>	<b>.</b>



**Missouri Department of Insurance**  
**2011 Complaint Report**

<b>Accident and Health Insurance Complaint Indices</b>					
<b>Top Forty Writers by Market Share</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
78972	Healthy Alliance Life Insurance Company	784	\$1,698,278,191	23.7%	108
79413	United Healthcare Insurance Company	351	\$1,087,500,309	15.2%	75
47171	Blue Cross & Blue Shield Of Kansas City	165	\$734,194,869	10.2%	53
81973	Coventry Health & Life Insurance Company	263	\$586,218,414	8.2%	105
73288	Humana Insurance Company	112	\$420,585,315	5.9%	62
60054	Aetna Life Insurance Company	61	\$210,701,227	2.9%	68
62308	Connecticut General Life Ins Co	33	\$153,527,413	2.1%	50
67660	Pennsylvania Life Insurance Company	7	\$110,737,651	1.5%	15
60380	American Family Life Assurance Co of Col.	40	\$91,250,158	1.3%	103
65978	Metropolitan Life Insurance Company	10	\$83,478,453	1.2%	28
60040	Cox Health Systems Insurance Company	26	\$82,937,743	1.2%	73
62286	Golden Rule Insurance Company	86	\$80,337,307	1.1%	250
61271	Principal Life Insurance Company	35	\$64,598,522	0.9%	127
70815	Hartford Life & Accident Insurance Company	22	\$62,868,370	0.9%	82
69868	United Of Omaha Life Insurance Company	25	\$62,852,177	0.9%	93
64246	Guardian Life Insurance Company Of America	19	\$58,693,687	0.8%	76
69477	Time Insurance Company	78	\$52,428,104	0.7%	348
62235	Unum Life Insurance Company Of America	16	\$50,510,900	0.7%	74
19445	National Union Fire Insurance Co Of Pittsburgh	31	\$48,219,320	0.7%	150
90328	First Health Life & Health Insurance Company	3	\$46,596,140	0.6%	15
61263	Bankers Life & Casualty Company	66	\$41,105,716	0.6%	375
32395	Vision Service Plan Insurance Company	0	\$40,859,513	0.6%	0
28207	Anthem Insurance Companies Inc	0	\$40,406,884	0.6%	0
70025	Genworth Life Insurance Company	9	\$37,922,488	0.5%	56
25178	State Farm Mutual Automobile Insurance Co	1	\$32,140,085	0.4%	7
71412	Mutual Of Omaha Insurance Company	13	\$31,266,085	0.4%	97
86231	Transamerica Life Insurance Company	33	\$30,692,115	0.4%	251
69019	Standard Insurance Company	10	\$30,246,709	0.4%	77
65838	John Hancock Life Insurance Company	5	\$28,887,735	0.4%	40
68284	Pyramid Life Insurance Company	2	\$25,910,921	0.4%	18
60836	American Republic Insurance Company	12	\$25,126,581	0.4%	112
70408	Union Security Insurance Company	14	\$24,629,219	0.3%	133
19275	American Family Mutual Insurance Company	9	\$23,636,806	0.3%	89
80802	Sun Life Assurance Company Of Canada	2	\$22,583,774	0.3%	21
67091	Northwestern Mutual Life Insurance Company	0	\$22,184,950	0.3%	0
13935	Federated Mutual Insurance Company	3	\$21,904,596	0.3%	32
65080	John Alden Life Insurance Company	18	\$20,445,143	0.3%	206
65676	Lincoln National Life Insurance Company	14	\$20,153,397	0.3%	162
65498	Life Insurance Company Of North America	20	\$18,771,373	0.3%	249
92916	United American Insurance Company	21	\$18,453,007	0.3%	266
<b>Top 40 Writers</b>		<b>2,419</b>	<b>\$6,343,841,365</b>	<b>88.4%</b>	<b>.</b>
<b>Total</b>		<b>3,068</b>	<b>\$7,174,781,940</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance**  
**2011 Complaint Report**

**Long Term Care Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
70025	Genworth Life Insurance Company	8	\$37,799,272	15.9%	26
65838	John Hancock Life Insurance Company	5	\$28,794,728	12.1%	21
65978	Metropolitan Life Insurance Company	5	\$23,360,714	9.8%	26
61263	Bankers Life & Casualty Company	38	\$19,673,232	8.3%	236
86231	Transamerica Life Insurance Company	18	\$12,080,852	5.1%	182
62235	Unum Life Insurance Company Of America	0	\$10,853,573	4.6%	0
62952	Equitable Life & Casualty Insurance Company	15	\$8,796,349	3.7%	208
20443	Continental Casualty Company	10	\$8,231,211	3.5%	148
56014	Thrivent Financial For Lutherans	1	\$7,100,170	3.0%	17
69000	Northwestern Long Term Care Insurance Co	0	\$6,755,935	2.8%	0
25178	State Farm Mutual Automobile Insurance Co	0	\$5,928,072	2.5%	0
71412	Mutual Of Omaha Insurance Company	1	\$5,605,152	2.4%	22
90611	Allianz Life Insurance Co Of North America	2	\$5,436,201	2.3%	45
76325	Senior Health Insurance Company of PA	26	\$5,357,364	2.2%	593
65595	Lincoln Benefit Life Company	0	\$4,518,443	1.9%	0
65005	Riversource Life Insurance Company	2	\$4,048,393	1.7%	60
68241	Prudential Insurance Company Of America The	3	\$3,988,371	1.7%	92
66915	New York Life Insurance Company	0	\$3,529,971	1.5%	0
71471	Ability Insurance Company	3	\$2,058,210	0.9%	178
65935	Massachusetts Mutual Life Insurance Company	0	\$2,014,621	0.8%	0
58033	Knights Of Columbus	1	\$2,008,286	0.8%	61
65021	Stonebridge Life Insurance Company	11	\$1,993,266	0.8%	674
70408	Union Security Insurance Company	2	\$1,808,084	0.8%	135
87726	MetLife Insurance Company Of Connecticut	7	\$1,607,387	0.7%	532
31119	Medico Insurance Company	1	\$1,499,573	0.6%	81
69477	Time Insurance Company	3	\$1,376,482	0.6%	266
42129	United Security Assurance Company Of PA	1	\$1,027,116	0.4%	119
70319	Washington National Insurance Company	5	\$1,015,712	0.4%	602
64211	Guarantee Trust Life Insurance Company	5	\$994,255	0.4%	614
71714	Berkshire Life Insurance Company Of America	0	\$948,802	0.4%	0
80578	Physicians Mutual Insurance Company	1	\$947,775	0.4%	129
62626	CMFG Life Insurance Company	1	\$944,037	0.4%	129
69116	State Life Insurance Company	0	\$837,302	0.4%	0
60836	American Republic Insurance Company	1	\$830,614	0.3%	147
71404	Continental General Insurance Company	1	\$818,103	0.3%	149
69868	United Of Omaha Life Insurance Company	0	\$792,565	0.3%	0
92916	United American Insurance Company	7	\$755,182	0.3%	1,133
60534	American Heritage Life Insurance Company	0	\$751,402	0.3%	0
19275	American Family Mutual Insurance Company	0	\$750,772	0.3%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$706,049	0.3%	0
<b>Top 40 Writers</b>		<b>184</b>	<b>\$228,343,597</b>	<b>95.8%</b>	<b>.</b>
<b>Total</b>		<b>195</b>	<b>\$238,341,562</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Medicare Supplement Insurance Complaint Indices</b>					
<b>Top Forty Writers by Market Share</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
79413	United Healthcare Insurance Company	23	\$146,726,703	24.9%	50
78972	Healthy Alliance Life Insurance Company	36	\$86,129,111	14.6%	135
69868	United Of Omaha Life Insurance Company	21	\$53,017,564	9.0%	127
47171	Blue Cross & Blue Shield Of Kansas City	4	\$34,048,492	5.8%	38
60836	American Republic Insurance Company	4	\$19,763,570	3.4%	65
71412	Mutual Of Omaha Insurance Company	3	\$18,792,440	3.2%	51
61263	Bankers Life & Casualty Company	10	\$18,142,952	3.1%	177
61859	Christian Fidelity Life Insurance Co	0	\$16,065,650	2.7%	0
68500	Continental Life Ins Co Of Brentwood TN	1	\$15,437,049	2.6%	21
31119	Medico Insurance Company	3	\$13,660,907	2.3%	71
25178	State Farm Mutual Automobile Insurance Co	0	\$10,901,587	1.9%	0
70815	Hartford Life & Accident Insurance Company	0	\$10,880,936	1.8%	0
72850	United World Life Insurance Company	6	\$10,389,431	1.8%	186
12321	American Continental Insurance Company	3	\$10,239,073	1.7%	94
19275	American Family Mutual Insurance Company	0	\$9,249,763	1.6%	0
71773	American National Life Ins Co Of TX	7	\$6,838,275	1.2%	329
92916	United American Insurance Company	0	\$6,384,405	1.1%	0
86231	Transamerica Life Insurance Company	6	\$6,108,812	1.0%	316
70319	Washington National Insurance Company	5	\$5,607,327	1.0%	287
71390	Admiral Life Insurance Company Of America	3	\$5,170,142	0.9%	187
62952	Equitable Life & Casualty Insurance Company	1	\$5,015,817	0.9%	64
68349	North American Insurance Company	1	\$4,192,680	0.7%	77
62146	Combined Insurance Co Of America	0	\$4,092,994	0.7%	0
80578	Physicians Mutual Insurance Company	2	\$4,072,385	0.7%	158
89184	Sterling Investors Life Insurance Company	1	\$3,947,957	0.7%	82
66214	Heartland National Life Insurance Company	1	\$3,870,659	0.7%	83
86355	Standard Life & Accident Insurance Company	3	\$3,866,152	0.7%	250
67679	American Republic Corp Insurance Company	0	\$3,371,909	0.6%	0
56014	Thrivent Financial For Lutherans	0	\$2,957,316	0.5%	0
62286	Golden Rule Insurance Company	2	\$2,870,685	0.5%	224
68462	Reserve National Insurance Company	1	\$2,595,693	0.4%	124
61271	Principal Life Insurance Company	0	\$2,562,876	0.4%	0
67326	Old Surety Life Insurance Company	0	\$2,437,653	0.4%	0
60763	American Pioneer Life Insurance Company	3	\$2,421,483	0.4%	399
72125	Physicians Life Insurance Company	0	\$2,310,100	0.4%	0
70939	Gerber Life Insurance Company	2	\$2,074,189	0.4%	310
65536	Genworth Life & Annuity Insurance Company	0	\$1,922,323	0.3%	0
69663	USAA Life Insurance Company	0	\$1,921,519	0.3%	0
65722	Loyal American Life Insurance Company	1	\$1,795,717	0.3%	179
57657	Royal Neighbors Of America	0	\$1,732,708	0.3%	0
<b>Top 40 Writers</b>		<b>153</b>	<b>\$563,587,005</b>	<b>95.7%</b>	<b>.</b>
<b>Total</b>		<b>183</b>	<b>\$588,908,361</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance**  
**2011 Complaint Report**

<b>Life and Annuity Complaint Indices</b>					
<b>Top Forty Writers by Market Share</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
68136	Protective Life Insurance Company	11	\$706,175,162	8.8%	11
65676	Lincoln National Life Insurance Company	29	\$365,528,984	4.6%	57
65056	Jackson National Life Insurance Company	13	\$346,004,119	4.3%	27
61050	Metlife Investors USA Insurance Company	3	\$311,674,822	3.9%	7
86231	Transamerica Life Insurance Company	11	\$291,573,937	3.6%	27
67091	Northwestern Mutual Life Insurance Company	4	\$267,465,342	3.3%	11
90611	Allianz Life Insurance Co Of North America	15	\$255,024,009	3.2%	42
65978	Metropolitan Life Insurance Company	44	\$253,904,439	3.2%	125
79227	PRUCO Life Insurance Company	7	\$239,438,373	3.0%	21
67466	Pacific Life Insurance Company	2	\$209,320,367	2.6%	7
91596	New York Life Insurance & Annuity Corporation	7	\$180,627,757	2.3%	28
65838	John Hancock Life Insurance Company	9	\$170,064,183	2.1%	38
69345	Teachers Insurance & Annuity Association Of	0	\$165,796,647	2.1%	0
62944	AXA Equitable Life Insurance Company	8	\$155,070,940	1.9%	37
61689	Aviva Life & Annuity Company	11	\$148,405,219	1.9%	53
65005	Riversource Life Insurance Company	1	\$143,697,772	1.8%	5
60941	Sunamerica Annuity & Life Assurance Company	2	\$139,144,974	1.7%	10
68322	Great-West Life & Annuity Insurance Company	6	\$138,879,266	1.7%	31
69108	State Farm Life Insurance Company	11	\$124,174,902	1.6%	64
56014	Thrivent Financial For Lutherans	5	\$114,904,611	1.4%	31
86509	ING Life Insurance & Annuity Company	3	\$111,268,933	1.4%	19
60895	American United Life Insurance Company	2	\$104,581,486	1.3%	14
92738	American Equity Investment Life Ins Co	4	\$102,206,299	1.3%	28
86630	Prudential Annuities Life Assurance Corporation	4	\$97,803,414	1.2%	29
79065	Sun Life Assurance Of Canada (US	1	\$94,434,625	1.2%	8
68241	Prudential Insurance Company Of America The	35	\$83,796,575	1.0%	301
93513	Metlife Investors Insurance Company	0	\$81,924,799	1.0%	0
66915	New York Life Insurance Company	19	\$76,162,533	1.0%	180
65935	Massachusetts Mutual Life Insurance Company	4	\$75,192,623	0.9%	38
80942	ING USA Annuity & Life Ins Co	3	\$71,610,256	0.9%	30
61271	Principal Life Insurance Company	5	\$69,268,338	0.9%	52
66168	Minnesota Life Insurance Company	4	\$64,455,306	0.8%	45
70238	Variable Annuity Life Insurance Company	2	\$59,190,245	0.7%	24
60488	American General Life Insurance Co	23	\$52,689,166	0.7%	315
60739	American National Insurance Company	7	\$52,122,264	0.7%	97
71153	Hartford Life & Annuity Insurance Company	6	\$51,294,484	0.6%	84
65536	Genworth Life & Annuity Insurance Company	5	\$49,400,082	0.6%	73
92622	Western Southern Life Assurance Company	8	\$48,828,959	0.6%	118
60399	American Family Life Insurance Company	8	\$48,791,185	0.6%	118
69019	Standard Insurance Company	1	\$47,732,094	0.6%	15
<b>Top 40 Writers</b>		<b>343</b>	<b>\$6,169,629,491</b>	<b>77.1%</b>	<b>.</b>
<b>Total</b>		<b>1,110</b>	<b>\$8,002,891,114</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)</b>					
<b>by Market Share</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
95315	Good Health HMO Inc DBA Blue-care Inc	50	\$321,340,351	34.2%	47
95358	HMO Missouri Inc	110	\$281,362,915	29.9%	119
96377	Coventry Health Care Of Missouri Inc	89	\$143,751,232	15.3%	189
95489	Coventry Health Care Of Kansas Inc	17	\$52,641,328	5.6%	99
96385	Unitedhealthcare Of The Midwest Inc	12	\$50,442,247	5.4%	73
95885	Humana Health Plan Inc	12	\$38,333,425	4.1%	96
95109	Aetna Health Inc	1	\$18,490,223	2.0%	17
95530	Cox Health Systems HMO Inc	6	\$12,210,339	1.3%	150
95145	Community Health Plan	0	\$8,939,238	1.0%	0
95609	Alliance For Community Health DBA Molina	0	\$4,255,984	0.5%	0
95635	CIGNA Healthcare Of St Louis Inc	4	\$3,131,693	0.3%	390
12913	Missouri Care Incorporated	0	\$2,842,215	0.3%	0
10753	Blue-advantage Plus Of Kansas City Inc	0	\$1,906,065	0.2%	0
96475	Healthlink HMO Inc	1	\$76,342	0.0%	3,997
47171	Blue Cross & Blue Shield Of Kansas City	6	\$10,408	0.0%	9,999
<b>Total</b>		<b>308</b>	<b>\$939,734,004</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance  
2011 Complaint Report**

**Complaint Indices**

**Top 40 Writers by Line**

**Alpha by Company**

**Missouri Department of Insurance  
2011 Complaint Report**

**Private Passenger Automobile Insurance Complaint Indices  
Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
42579	Allied Property & Casualty Insurance Company	18	\$53,107,604	1.9%	35
29688	Allstate Fire & Casualty Insurance Company	46	\$40,320,103	1.4%	117
19232	Allstate Insurance Company	24	\$31,155,361	1.1%	79
17230	Allstate Property & Casualty Insurance Company	43	\$28,901,547	1.0%	152
19275	American Family Mutual Insurance Company	216	\$409,147,918	14.3%	54
28401	American National Property & Casualty Co	15	\$16,047,382	0.6%	96
19283	American Standard Insurance Co of WI	35	\$44,077,926	1.5%	81
15512	Automobile Club Inter-insurance Exchange	124	\$112,423,306	3.9%	113
19658	Bristol West Insurance Company	30	\$11,840,137	0.4%	260
15725	Cameron Mutual Insurance Company	18	\$14,961,994	0.5%	123
40371	Columbia Mutual Insurance Company	13	\$14,076,965	0.5%	95
10783	Cornerstone National Insurance Company	11	\$14,549,741	0.5%	77
25712	Esurance Insurance Company	26	\$12,225,352	0.4%	218
26859	Farm Bureau Town & Country Ins Co Of MO	47	\$59,785,653	2.1%	81
21628	Farmers Insurance Company Inc	133	\$140,414,406	4.9%	97
35882	GEICO General Ins Co	78	\$59,525,891	2.1%	134
22055	GEICO Indemnity Company	65	\$33,524,663	1.2%	199
22063	Government Employees Insurance Co	23	\$21,946,996	0.8%	107
30104	Hartford Underwriters Insurance Company	6	\$11,379,594	0.4%	54
23035	Liberty Mutual Fire Insurance Company	39	\$35,120,857	1.2%	114
23353	Meridian Security Insurance Company	2	\$11,881,340	0.4%	17
21687	Mid Century Insurance Company	26	\$14,851,749	0.5%	179
23515	Midwestern Indemnity Company The	18	\$13,617,889	0.5%	135
26093	Nationwide Affinity Insurance Co Of America	9	\$22,357,135	0.8%	41
11851	Progressive Advanced Insurance Company	27	\$24,687,930	0.9%	112
24260	Progressive Casualty Insurance Company	29	\$30,051,557	1.0%	99
16322	Progressive Direct Insurance Company	52	\$50,292,907	1.8%	106
24279	Progressive Max Insurance Company	6	\$15,533,380	0.5%	40
42919	Progressive Northwestern Insurance Company	17	\$25,636,095	0.9%	68
37834	Progressive Preferred Insurance Company	54	\$68,066,133	2.4%	81
25405	Safe Auto Insurance Company	82	\$20,472,505	0.7%	410
39012	Safeco Insurance Company Of Illinois	101	\$96,224,618	3.4%	108
23388	Shelter Mutual Insurance Company	63	\$154,910,495	5.4%	42
25143	State Farm Fire & Casualty Company	36	\$44,875,141	1.6%	82
25178	State Farm Mutual Automobile Insurance Co	267	\$617,714,356	21.5%	44
27998	Travelers Home & Marine Insurance Company	44	\$54,438,670	1.9%	83
29459	Twin City Fire Insurance Company	28	\$19,615,010	0.7%	146
25941	United Services Automobile Association	22	\$40,756,038	1.4%	55
25968	USAA Casualty Insurance Company	18	\$25,322,207	0.9%	73
13137	Viking Insurance Company Of Wisconsin	40	\$13,680,753	0.5%	300
<b>Top 40 Writers</b>		<b>1,951</b>	<b>\$2,529,519,304</b>	<b>88.2%</b>	<b>.</b>
<b>Total</b>		<b>2,799</b>	<b>\$2,867,173,614</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance  
2011 Complaint Report**

**Homeowners Insurance Complaint Indices  
Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
42579	Allied Property & Casualty Insurance Company	10	\$7,553,967	0.4%	130
19240	Allstate Indemnity Company	35	\$19,286,551	1.1%	179
19232	Allstate Insurance Company	23	\$16,216,510	0.9%	140
17230	Allstate Property & Casualty Insurance Company	69	\$35,908,816	2.1%	189
19100	AMCO Insurance Company	13	\$14,155,239	0.8%	90
21849	American Automobile Insurance Company	2	\$7,945,661	0.5%	25
19275	American Family Mutual Insurance Company	220	\$268,042,016	15.6%	81
23469	American Modern Home Insurance Co	7	\$6,645,992	0.4%	104
28401	American National Property & Casualty Co	14	\$11,904,159	0.7%	116
42978	American Security Insurance Company	5	\$18,292,678	1.1%	27
27235	Auto Club Family Insurance Company	58	\$47,575,617	2.8%	120
18988	Auto Owners Insurance Company	14	\$16,684,077	1.0%	83
15725	Cameron Mutual Insurance Company	9	\$16,439,177	1.0%	54
20990	Country Mutual Insurance Company	11	\$13,198,636	0.8%	82
21261	Electric Insurance Company	3	\$8,024,918	0.5%	37
21482	Factory Mutual Insurance Company	0	\$8,155,208	0.5%	0
26859	Farm Bureau Town & Country Ins Co Of MO	93	\$71,699,460	4.2%	128
21652	Farmers Insurance Exchange	65	\$41,668,233	2.4%	154
21660	Fire Insurance Exchange	56	\$23,231,681	1.4%	237
11185	Foremost Insurance Company Grand Rapids	21	\$13,874,937	0.8%	149
20303	Great Northern Insurance Company	0	\$6,868,599	0.4%	0
30104	Hartford Underwriters Insurance Company	12	\$7,290,745	0.4%	162
20419	Homesite Indemnity Company	45	\$9,112,025	0.5%	486
42404	Liberty Insurance Corporation	8	\$7,951,885	0.5%	99
23035	Liberty Mutual Fire Insurance Company	21	\$22,914,879	1.3%	90
14400	Lititz Mutual Insurance Company	14	\$7,105,610	0.4%	194
24821	Meritplan Insurance Company	2	\$11,699,715	0.7%	17
21687	Mid Century Insurance Company	58	\$32,065,576	1.9%	178
23515	Midwestern Indemnity Company The	15	\$9,815,607	0.6%	150
26093	Nationwide Affinity Insurance Co Of America	11	\$23,137,183	1.4%	47
23787	Nationwide Mutual Insurance Company	2	\$8,260,002	0.5%	24
34690	Property & Casualty Insurance Co of Hartford	26	\$12,056,129	0.7%	212
24740	Safeco Insurance Company Of America	34	\$42,641,040	2.5%	78
23388	Shelter Mutual Insurance Company	93	\$123,806,767	7.2%	74
19070	Standard Fire Insurance Company	23	\$20,572,981	1.2%	110
25127	State Auto Property & Casualty Insurance Co	9	\$9,865,752	0.6%	90
25143	State Farm Fire & Casualty Company	324	\$421,785,249	24.6%	76
27998	Travelers Home & Marine Insurance Company	52	\$43,941,758	2.6%	116
25941	United Services Automobile Association	13	\$26,868,517	1.6%	48
25968	USAA Casualty Insurance Company	4	\$13,812,351	0.8%	28
<b>Top 40 Writers</b>		<b>1,494</b>	<b>\$1,528,075,904</b>	<b>89.2%</b>	<b>.</b>
<b>Total</b>		<b>1,741</b>	<b>\$1,713,294,638</b>	<b>100.0%</b>	<b>.</b>



**Missouri Department of Insurance  
2011 Complaint Report**

**Accident and Health Insurance Complaint Indices  
Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
60054	Aetna Life Insurance Company	61	\$210,701,227	2.9%	68
60380	American Family Life Assurance Co of Col.	40	\$91,250,158	1.3%	103
19275	American Family Mutual Insurance Company	9	\$23,636,806	0.3%	89
60836	American Republic Insurance Company	12	\$25,126,581	0.4%	112
28207	Anthem Insurance Companies Inc	0	\$40,406,884	0.6%	0
61263	Bankers Life & Casualty Company	66	\$41,105,716	0.6%	375
47171	Blue Cross & Blue Shield Of Kansas City	165	\$734,194,869	10.2%	53
62308	Connecticut General Life Ins Co	33	\$153,527,413	2.1%	50
81973	Coventry Health & Life Insurance Company	263	\$586,218,414	8.2%	105
60040	Cox Health Systems Insurance Company	26	\$82,937,743	1.2%	73
13935	Federated Mutual Insurance Company	3	\$21,904,596	0.3%	32
90328	First Health Life & Health Insurance Company	3	\$46,596,140	0.6%	15
70025	Genworth Life Insurance Company	9	\$37,922,488	0.5%	56
62286	Golden Rule Insurance Company	86	\$80,337,307	1.1%	250
64246	Guardian Life Insurance Company Of America	19	\$58,693,687	0.8%	76
70815	Hartford Life & Accident Insurance Company	22	\$62,868,370	0.9%	82
78972	Healthy Alliance Life Insurance Company	784	\$1,698,278,191	23.7%	108
73288	Humana Insurance Company	112	\$420,585,315	5.9%	62
65080	John Alden Life Insurance Company	18	\$20,445,143	0.3%	206
65838	John Hancock Life Insurance Company	5	\$28,887,735	0.4%	40
65498	Life Insurance Company Of North America	20	\$18,771,373	0.3%	249
65676	Lincoln National Life Insurance Company	14	\$20,153,397	0.3%	162
65978	Metropolitan Life Insurance Company	10	\$83,478,453	1.2%	28
71412	Mutual Of Omaha Insurance Company	13	\$31,266,085	0.4%	97
19445	National Union Fire Insurance Company Of	31	\$48,219,320	0.7%	150
67091	Northwestern Mutual Life Insurance Company	0	\$22,184,950	0.3%	0
67660	Pennsylvania Life Insurance Company	7	\$110,737,651	1.5%	15
61271	Principal Life Insurance Company	35	\$64,598,522	0.9%	127
68284	Pyramid Life Insurance Company	2	\$25,910,921	0.4%	18
69019	Standard Insurance Company	10	\$30,246,709	0.4%	77
25178	State Farm Mutual Automobile Insurance Co	1	\$32,140,085	0.4%	7
80802	Sun Life Assurance Company Of Canada	2	\$22,583,774	0.3%	21
69477	Time Insurance Company	78	\$52,428,104	0.7%	348
86231	Transamerica Life Insurance Company	33	\$30,692,115	0.4%	251
70408	Union Security Insurance Company	14	\$24,629,219	0.3%	133
92916	United American Insurance Company	21	\$18,453,007	0.3%	266
79413	United Healthcare Insurance Company	351	\$1,087,500,309	15.2%	75
69868	United Of Omaha Life Insurance Company	25	\$62,852,177	0.9%	93
62235	Unum Life Insurance Company Of America	16	\$50,510,900	0.7%	74
32395	Vision Service Plan Insurance Company	0	\$40,859,513	0.6%	0
<b>Top 40 Writers</b>		<b>2,419</b>	<b>\$6,343,841,365</b>	<b>88.4%</b>	<b>.</b>
<b>Total</b>		<b>3,068</b>	<b>\$7,174,781,940</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance**  
**2011 Complaint Report**

**Long Term Care Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
71471	Ability Insurance Company	3	\$2,058,210	0.9%	178
90611	Allianz Life Insurance Co Of North America	2	\$5,436,201	2.3%	45
19275	American Family Mutual Insurance Company	0	\$750,772	0.3%	0
60534	American Heritage Life Insurance Company	0	\$751,402	0.3%	0
60836	American Republic Insurance Company	1	\$830,614	0.3%	147
61263	Bankers Life & Casualty Company	38	\$19,673,232	8.3%	236
71714	Berkshire Life Insurance Company Of America	0	\$948,802	0.4%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$706,049	0.3%	0
62626	CMFG Life Insurance Company	1	\$944,037	0.4%	129
20443	Continental Casualty Company	10	\$8,231,211	3.5%	148
71404	Continental General Insurance Company	1	\$818,103	0.3%	149
62952	Equitable Life & Casualty Insurance Company	15	\$8,796,349	3.7%	208
70025	Genworth Life Insurance Company	8	\$37,799,272	15.9%	26
64211	Guarantee Trust Life Insurance Company	5	\$994,255	0.4%	614
65838	John Hancock Life Insurance Company	5	\$28,794,728	12.1%	21
58033	Knights Of Columbus	1	\$2,008,286	0.8%	61
65595	Lincoln Benefit Life Company	0	\$4,518,443	1.9%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,014,621	0.8%	0
31119	Medico Insurance Company	1	\$1,499,573	0.6%	81
87726	Metlife Insurance Company Of Connecticut	7	\$1,607,387	0.7%	532
65978	Metropolitan Life Insurance Company	5	\$23,360,714	9.8%	26
71412	Mutual Of Omaha Insurance Company	1	\$5,605,152	2.4%	22
66915	New York Life Insurance Company	0	\$3,529,971	1.5%	0
69000	Northwestern Long Term Care Insurance Co	0	\$6,755,935	2.8%	0
80578	Physicians Mutual Insurance Company	1	\$947,775	0.4%	129
68241	Prudential Insurance Company Of America The	3	\$3,988,371	1.7%	92
65005	Riversource Life Insurance Company	2	\$4,048,393	1.7%	60
76325	Senior Health Insurance Company of PA	26	\$5,357,364	2.2%	593
25178	State Farm Mutual Automobile Insurance Co	0	\$5,928,072	2.5%	0
69116	State Life Insurance Company	0	\$837,302	0.4%	0
65021	Stonebridge Life Insurance Company	11	\$1,993,266	0.8%	674
56014	Thrivent Financial For Lutherans	1	\$7,100,170	3.0%	17
69477	Time Insurance Company	3	\$1,376,482	0.6%	266
86231	Transamerica Life Insurance Company	18	\$12,080,852	5.1%	182
70408	Union Security Insurance Company	2	\$1,808,084	0.8%	135
92916	United American Insurance Company	7	\$755,182	0.3%	1,133
69868	United Of Omaha Life Insurance Company	0	\$792,565	0.3%	0
42129	United Security Assurance Company Of PA	1	\$1,027,116	0.4%	119
62235	Unum Life Insurance Company Of America	0	\$10,853,573	4.6%	0
70319	Washington National Insurance Company	5	\$1,015,712	0.4%	602
<b>Top 40 Writers</b>		<b>184</b>	<b>\$228,343,597</b>	<b>95.8%</b>	<b>.</b>
<b>Total</b>		<b>195</b>	<b>\$238,341,562</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Medicare Supplement Insurance Complaint Indices</b>					
<b>Top Forty Writers, Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
71390	Admiral Life Insurance Company Of America	3	\$5,170,142	0.9%	187
12321	American Continental Insurance Company	3	\$10,239,073	1.7%	94
19275	American Family Mutual Insurance Company	0	\$9,249,763	1.6%	0
71773	American National Life Ins Co Of TX	7	\$6,838,275	1.2%	329
60763	American Pioneer Life Insurance Company	3	\$2,421,483	0.4%	399
67679	American Republic Corp Insurance Company	0	\$3,371,909	0.6%	0
60836	American Republic Insurance Company	4	\$19,763,570	3.4%	65
61263	Bankers Life & Casualty Company	10	\$18,142,952	3.1%	177
47171	Blue Cross & Blue Shield Of Kansas City	4	\$34,048,492	5.8%	38
61859	Christian Fidelity Life Insurance Co	0	\$16,065,650	2.7%	0
62146	Combined Insurance Co Of America	0	\$4,092,994	0.7%	0
68500	Continental Life Ins Co Of Brentwood TN	1	\$15,437,049	2.6%	21
62952	Equitable Life & Casualty Insurance Company	1	\$5,015,817	0.9%	64
65536	Genworth Life & Annuity Insurance Company	0	\$1,922,323	0.3%	0
70939	Gerber Life Insurance Company	2	\$2,074,189	0.4%	310
62286	Golden Rule Insurance Company	2	\$2,870,685	0.5%	224
70815	Hartford Life & Accident Insurance Company	0	\$10,880,936	1.8%	0
78972	Healthy Alliance Life Insurance Company	36	\$86,129,111	14.6%	135
66214	Heartland National Life Insurance Company	1	\$3,870,659	0.7%	83
65722	Loyal American Life Insurance Company	1	\$1,795,717	0.3%	179
31119	Medico Insurance Company	3	\$13,660,907	2.3%	71
71412	Mutual Of Omaha Insurance Company	3	\$18,792,440	3.2%	51
68349	North American Insurance Company	1	\$4,192,680	0.7%	77
67326	Old Surety Life Insurance Company	0	\$2,437,653	0.4%	0
72125	Physicians Life Insurance Company	0	\$2,310,100	0.4%	0
80578	Physicians Mutual Insurance Company	2	\$4,072,385	0.7%	158
61271	Principal Life Insurance Company	0	\$2,562,876	0.4%	0
68462	Reserve National Insurance Company	1	\$2,595,693	0.4%	124
57657	Royal Neighbors Of America	0	\$1,732,708	0.3%	0
86355	Standard Life & Accident Insurance Company	3	\$3,866,152	0.7%	250
25178	State Farm Mutual Automobile Insurance Co	0	\$10,901,587	1.9%	0
89184	Sterling Investors Life Insurance Company	1	\$3,947,957	0.7%	82
56014	Thrivent Financial For Lutherans	0	\$2,957,316	0.5%	0
86231	Transamerica Life Insurance Company	6	\$6,108,812	1.0%	316
92916	United American Insurance Company	0	\$6,384,405	1.1%	0
79413	United Healthcare Insurance Company	23	\$146,726,703	24.9%	50
69868	United Of Omaha Life Insurance Company	21	\$53,017,564	9.0%	127
72850	United World Life Insurance Company	6	\$10,389,431	1.8%	186
69663	USAA Life Insurance Company	0	\$1,921,519	0.3%	0
70319	Washington National Insurance Company	5	\$5,607,327	1.0%	287
<b>Top 40 Writers</b>		<b>153</b>	<b>\$563,587,005</b>	<b>95.7%</b>	<b>.</b>
<b>Total</b>		<b>183</b>	<b>\$588,908,361</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance  
2011 Complaint Report**

**Life and Annuity Complaint Indices  
Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
90611	Allianz Life Insurance Co Of North America	15	\$255,024,009	3.2%	42
92738	American Equity Investment Life Ins Co	4	\$102,206,299	1.3%	28
60399	American Family Life Insurance Company	8	\$48,791,185	0.6%	118
60488	American General Life Insurance Co	23	\$52,689,166	0.7%	315
60739	American National Insurance Company	7	\$52,122,264	0.7%	97
60895	American United Life Insurance Company	2	\$104,581,486	1.3%	14
61689	Aviva Life & Annuity Company	11	\$148,405,219	1.9%	53
62944	AXA Equitable Life Insurance Company	8	\$155,070,940	1.9%	37
65536	Genworth Life & Annuity Insurance Company	5	\$49,400,082	0.6%	73
68322	Great-West Life & Annuity Insurance Company	6	\$138,879,266	1.7%	31
71153	Hartford Life & Annuity Insurance Company	6	\$51,294,484	0.6%	84
86509	ING Life Insurance & Annuity Company	3	\$111,268,933	1.4%	19
80942	ING USA Annuity & Life Ins Co	3	\$71,610,256	0.9%	30
65056	Jackson National Life Insurance Company	13	\$346,004,119	4.3%	27
65838	John Hancock Life Insurance Company	9	\$170,064,183	2.1%	38
65676	Lincoln National Life Insurance Company	29	\$365,528,984	4.6%	57
65935	Massachusetts Mutual Life Insurance Company	4	\$75,192,623	0.9%	38
93513	Metlife Investors Insurance Company	0	\$81,924,799	1.0%	0
61050	Metlife Investors USA Insurance Company	3	\$311,674,822	3.9%	7
65978	Metropolitan Life Insurance Company	44	\$253,904,439	3.2%	125
66168	Minnesota Life Insurance Company	4	\$64,455,306	0.8%	45
91596	New York Life Insurance & Annuity Corporation	7	\$180,627,757	2.3%	28
66915	New York Life Insurance Company	19	\$76,162,533	1.0%	180
67091	Northwestern Mutual Life Insurance Company	4	\$267,465,342	3.3%	11
67466	Pacific Life Insurance Company	2	\$209,320,367	2.6%	7
61271	Principal Life Insurance Company	5	\$69,268,338	0.9%	52
68136	Protective Life Insurance Company	11	\$706,175,162	8.8%	11
79227	PRUCO Life Insurance Company	7	\$239,438,373	3.0%	21
86630	Prudential Annuities Life Assurance Corporation	4	\$97,803,414	1.2%	29
68241	Prudential Insurance Company Of America The	35	\$83,796,575	1.0%	301
65005	Riversource Life Insurance Company	1	\$143,697,772	1.8%	5
69019	Standard Insurance Company	1	\$47,732,094	0.6%	15
69108	State Farm Life Insurance Company	11	\$124,174,902	1.6%	64
79065	Sun Life Assurance Of Canada (US	1	\$94,434,625	1.2%	8
60941	Sunamerica Annuity & Life Assurance Company	2	\$139,144,974	1.7%	10
69345	Teachers Insurance & Annuity Association Of	0	\$165,796,647	2.1%	0
56014	Thrivent Financial For Lutherans	5	\$114,904,611	1.4%	31
86231	Transamerica Life Insurance Company	11	\$291,573,937	3.6%	27
70238	Variable Annuity Life Insurance Company	2	\$59,190,245	0.7%	24
92622	Western Southern Life Assurance Company	8	\$48,828,959	0.6%	118
<b>Top 40 Writers</b>		<b>343</b>	<b>\$6,169,629,491</b>	<b>77.1%</b>	<b>.</b>
<b>Total</b>		<b>1,110</b>	<b>\$8,002,891,114</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
95109	Aetna Health Inc	1	\$18,490,223	2.0%	17
95609	Alliance For Community Health Llc DBA Molina	0	\$4,255,984	0.5%	0
47171	Blue Cross & Blue Shield Of Kansas City	6	\$10,408	0.0%	9,999
10753	Blue-advantage Plus Of Kansas City Inc	0	\$1,906,065	0.2%	0
95635	CIGNA Healthcare Of St Louis Inc	4	\$3,131,693	0.3%	390
95145	Community Health Plan	0	\$8,939,238	1.0%	0
95489	Coventry Health Care Of Kansas Inc	17	\$52,641,328	5.6%	99
96377	Coventry Health Care Of Missouri Inc	89	\$143,751,232	15.3%	189
95530	Cox Health Systems HMO Inc	6	\$12,210,339	1.3%	150
95315	Good Health HMO Inc DBA Blue-care Inc	50	\$321,340,351	34.2%	47
96475	Healthlink HMO Inc	1	\$76,342	0.0%	3,997
95358	HMO Missouri Inc	110	\$281,362,915	29.9%	119
95885	Humana Health Plan Inc	12	\$38,333,425	4.1%	96
12913	Missouri Care Incorporated	0	\$2,842,215	0.3%	0
96385	UnitedHealthcare Of The Midwest Inc	12	\$50,442,247	5.4%	73
<b>Total</b>		<b>308</b>	<b>\$939,734,004</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance  
2011 Complaint Report**

**Private Passenger Automobile Insurance**

**Complaint Indices**

**Missouri Department of Insurance  
2011 Complaint Report**

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
44725	1st Auto & Casualty Insurance Company	1	\$1,054,778	0.0%	97
25232	21st Century Advantage Insurance Company	0	\$154,742	0.0%	0
34789	21st Century Centennial Insurance Company	24	\$10,164,486	0.4%	242
12963	21st Century Insurance Company	1	\$245,016	0.0%	418
36587	21st Century National Insurance Company	2	\$686,391	0.0%	298
32220	21st Century North America Insurance Company	7	\$5,545,062	0.2%	129
20796	21st Century Premier Insurance Company	4	\$441,284	0.0%	929
22667	Ace American Insurance Company	2	\$1	0.0%	9,999
14184	Acuity A Mutual Insurance Company	2	\$4,873,262	0.2%	42
33898	Aegis Security Insurance Company	0	\$2,118	0.0%	0
42609	Affirmative Insurance Company	51	\$4,998,372	0.2%	1,045
19399	AIU Insurance Company	1	\$102,468	0.0%	1,000
11004	Alfa Specialty Insurance Corporation	14	\$3,690,522	0.1%	389
12188	Alfa Vision Insurance Corporation	15	\$3,371,597	0.1%	456
42579	Allied Property & Casualty Insurance Company	18	\$53,107,604	1.9%	35
41840	Allmerica Financial Benefit Insurance Company	0	\$763	0.0%	0
29688	Allstate Fire & Casualty Insurance Company	46	\$40,320,103	1.4%	117
19240	Allstate Indemnity Company	15	\$5,027,657	0.2%	306
19232	Allstate Insurance Company	24	\$31,155,361	1.1%	79
17230	Allstate Property & Casualty Insurance Company	43	\$28,901,547	1.0%	152
37907	Allstate Vehicle & Property Insurance Company	0	\$32,122	0.0%	0
38156	Alpha Property & Casualty Insurance Co	2	\$1,334,705	0.0%	153
19100	AMCO Insurance Company	3	\$1,377,418	0.0%	223
10111	American Bankers Insurance Company Of FL	0	\$1,579,016	0.1%	0
23450	American Family Home Insurance Company	2	\$119,219	0.0%	1,718
19275	American Family Mutual Insurance Company	216	\$409,147,918	14.3%	54
24066	American Fire & Casualty Company	0	\$134,258	0.0%	0
43494	American Hallmark Insurance Company Of TX	3	\$392,491	0.0%	783
19380	American Home Assurance Company	4	\$213,124	0.0%	1,923
23469	American Modern Home Insurance Co	0	\$436,335	0.0%	0
38652	American Modern Select Insurance Company	0	\$168,418	0.0%	0
39942	American National General Insurance Company	2	\$1,962,945	0.1%	104
28401	American National Property & Casualty Co	15	\$16,047,382	0.6%	96
19615	American Reliable Insurance Company	1	\$65,758	0.0%	1,558
39969	American Safety Casualty Insurance Company	0	\$25,953	0.0%	0
42978	American Security Insurance Company	0	\$36,883	0.0%	0
42897	American Service Insurance Company	8	\$590,210	0.0%	1,388
19283	American Standard Insurance Co of WI	35	\$44,077,926	1.5%	81
19976	AMICA Mutual Insurance Company	3	\$3,010,894	0.1%	102
41459	Armed Forces Insurance Exchange	2	\$413,062	0.0%	496

**Missouri Department of Insurance**  
**2011 Complaint Report**

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
10194	Artisan & Truckers Casualty Company	1	\$3,888	0.0%	9,999
27235	Auto Club Family Insurance Company	12	\$4,038,693	0.1%	304
18988	Auto Owners Insurance Company	4	\$6,831,127	0.2%	60
15512	Automobile Club Inter-insurance Exchange	124	\$112,423,306	3.9%	113
19062	Automobile Ins Co Of Hartford CT	0	\$69,780	0.0%	0
24813	Balboa Insurance Company	2	\$11,545	0.0%	9,999
18279	Bankers Standard Insurance Company	0	\$1,064,818	0.0%	0
41394	Benchmark Insurance Company	1	\$250,588	0.0%	409
19658	Bristol West Insurance Company	30	\$11,840,137	0.4%	260
35955	California Casualty General Insurance Company	8	\$2,965,914	0.1%	276
15725	Cameron Mutual Insurance Company	18	\$14,961,994	0.5%	123
42498	Cameron National Insurance Company	3	\$7,991,782	0.3%	38
37524	Charter Indemnity Company	4	\$644,206	0.0%	636
40258	Chartis Casualty Company	4	\$89,901	0.0%	4,558
19402	Chartis Property Casualty Company	0	\$1,218,883	0.0%	0
10052	Chubb National Insurance Company	0	\$816,251	0.0%	0
10677	Cincinnati Insurance Company The	0	\$3,939,399	0.1%	0
31534	Citizens Insurance Company Of America	0	\$2,869	0.0%	0
40371	Columbia Mutual Insurance Company	13	\$14,076,965	0.5%	95
12157	Companion Property & Casualty Insurance Co	0	\$53,734	0.0%	0
10204	Consumers Insurance USA Inc	8	\$2,665,113	0.1%	307
10783	Cornerstone National Insurance Company	11	\$14,549,741	0.5%	77
20982	Country Casualty Insurance Company	2	\$487,624	0.0%	420
20990	Country Mutual Insurance Company	8	\$5,056,064	0.2%	162
21008	Country Preferred Insurance Company	9	\$10,277,679	0.4%	90
21164	Dairyland Insurance Company	10	\$6,773,380	0.2%	151
42587	Depositors Insurance Company	1	\$46,671	0.0%	2,195
42781	Direct General Insurance Company	49	\$5,834,498	0.2%	860
23736	Direct National Insurance Company	10	\$1,165,414	0.0%	879
40649	Economy Premier Assurance Company	2	\$1,664,791	0.1%	123
21261	Electric Insurance Company	4	\$9,144,851	0.3%	45
21407	Emcasco Insurance Company	1	\$654,674	0.0%	156
21415	Employers Mutual Casualty Company	3	\$67,422	0.0%	4,558
15130	Encompass Indemnity Company	2	\$1,164,081	0.0%	176
10071	Encompass Insurance Company Of America	1	\$376,369	0.0%	272
28746	Equity Insurance Company	6	\$2,531,767	0.1%	243
37915	Essentia Insurance Company	0	\$2,144,523	0.1%	0
25712	Esurance Insurance Company	26	\$12,225,352	0.4%	218
30210	Esurance Property & Casualty Insurance Co	0	\$2,089,517	0.1%	0
26859	Farm Bureau Town & Country Ins Co Of MO	47	\$59,785,653	2.1%	81



**Missouri Department of Insurance  
2011 Complaint Report**

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
19194	Farmers Alliance Mutual Insurance Company	1	\$417,070	0.0%	246
21628	Farmers Insurance Company Inc	133	\$140,414,406	4.9%	97
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$64,909	0.0%	0
16381	Farmers Union Cooperative Insurance Company	0	\$346,732	0.0%	0
20281	Federal Insurance Company	1	\$599,882	0.0%	171
25180	Fidelity National Insurance Company	0	\$1,832,766	0.1%	0
19852	Financial Indemnity Company	12	\$2,449,127	0.1%	502
21873	Firemans Fund Insurance Company	1	\$3,609,468	0.1%	28
10336	First Acceptance Insurance Company Inc	16	\$2,974,171	0.1%	551
33588	First Liberty Insurance Corp The	5	\$2,192,386	0.1%	234
11185	Foremost Insurance Company Grand Rapids MI	4	\$4,156,239	0.1%	99
11800	Foremost Property & Casualty Insurance Co	0	\$62,120	0.0%	0
41513	Foremost Signature Insurance Company	0	\$36,348	0.0%	0
21253	Garrison Property & Casualty Insurance Co	5	\$5,108,164	0.2%	100
41491	GEICO Casualty Company	7	\$8,851,612	0.3%	81
35882	GEICO General Ins Co	78	\$59,525,891	2.1%	134
22055	GEICO Indemnity Company	65	\$33,524,663	1.2%	199
11044	GMAC Insurance Company Online Inc	12	\$4,048,003	0.1%	304
22063	Government Employees Insurance Co	23	\$21,946,996	0.8%	107
20303	Great Northern Insurance Company	0	\$888,230	0.0%	0
14117	Grinnell Mutual Reinsurance Company	4	\$2,976,688	0.1%	138
16144	Grinnell Select Insurance Company	1	\$3,874,524	0.1%	26
42331	Guideone America Insurance Company	0	\$2,729,368	0.1%	0
42803	Guideone Elite Insurance Company	0	\$1,096,184	0.0%	0
15032	Guideone Mutual Insurance Company	0	\$439,865	0.0%	0
14559	Guideone Specialty Mutual Insurance Company	0	\$29,027	0.0%	0
34037	Hallmark Insurance Company	14	\$1,981,734	0.1%	724
19530	Hallmark National Insurance Company	0	\$573,036	0.0%	0
22292	Hanover Insurance Company The	0	\$7,536	0.0%	0
22357	Hartford Accident & Indemnity Co	0	\$250,575	0.0%	0
29424	Hartford Casualty Insurance Co	0	\$200,386	0.0%	0
19682	Hartford Fire Insurance Company	0	\$372,193	0.0%	0
37478	Hartford Insurance Company Of Midwest The	13	\$8,174,223	0.3%	163
30104	Hartford Underwriters Insurance Company	6	\$11,379,594	0.4%	54
31550	Haulers Insurance Company Inc	3	\$4,350,433	0.2%	71
22578	Horace Mann Insurance Company	2	\$610,003	0.0%	336
22756	Horace Mann Property & Casualty Ins Co	0	\$2,080,640	0.1%	0
29068	IDS Property Casualty Insurance Company	2	\$3,764,699	0.1%	54
39497	Infinity Assurance Insurance Company	2	\$363,975	0.0%	563
11738	Infinity Auto Insurance Company	1	\$489,825	0.0%	209

**Missouri Department of Insurance  
2011 Complaint Report**

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
10061	Infinity Indemnity Insurance Company	1	\$438,498	0.0%	234
22268	Infinity Insurance Company	0	\$122,601	0.0%	0
19429	Insurance Company Of The State Of PA	3	\$339,471	0.0%	905
10922	Insuremax Insurance Company	5	\$2,414,944	0.1%	212
22780	Integon General Insurance Corporation	0	\$25,397	0.0%	0
22772	Integon Indemnity Corporation	0	\$19,794	0.0%	0
29742	Integon National Insurance Company	0	\$44,110	0.0%	0
23647	Ironshore Indemnity Inc	0	\$97,718	0.0%	0
10914	Kemper Independence Insurance Company	0	\$727,639	0.0%	0
42404	Liberty Insurance Corporation	1	\$160,399	0.0%	639
23035	Liberty Mutual Fire Insurance Company	39	\$35,120,857	1.2%	114
23043	Liberty Mutual Insurance Company	1	\$13	0.0%	9,999
36447	LM General Insurance Company	0	\$525,174	0.0%	0
33600	LM Insurance Corporation	0	\$60,096	0.0%	0
10051	Lyndon Southern Insurance Company	0	\$264,328	0.0%	0
28932	Markel American Insurance Company	0	\$203,696	0.0%	0
22306	Massachusetts Bay Insurance Company	0	\$3,138	0.0%	0
33650	Mendota Insurance Company	29	\$4,863,300	0.2%	611
31968	Merastar Insurance Company	1	\$189,244	0.0%	541
23353	Meridian Security Insurance Company	2	\$11,881,340	0.4%	17
24821	Meritplan Insurance Company	1	\$40,129	0.0%	2,553
40169	Metropolitan Casualty Insurance Company	0	\$254,695	0.0%	0
25321	Metropolitan Direct Property & Casualty Ins.	1	\$886,066	0.0%	116
39950	Metropolitan General Insurance Company	0	\$104,427	0.0%	0
34339	Metropolitan Group Property & Casualty Ins Co	5	\$4,646,300	0.2%	110
26298	Metropolitan Property & Casualty Insurance Co	3	\$3,866,665	0.1%	79
38660	MIC General Insurance Corporation	0	\$440,153	0.0%	0
21687	Mid Century Insurance Company	26	\$14,851,749	0.5%	179
23434	Middlesex Insurance Company	0	\$427,104	0.0%	0
23515	Midwestern Indemnity Company The	18	\$13,617,889	0.5%	135
40185	Millers Classified Insurance Company	3	\$2,320,569	0.1%	132
14583	Millers First Insurance Company	3	\$2,209,303	0.1%	139
42447	National General Assurance Company	2	\$568,468	0.0%	360
23728	National General Insurance Company	7	\$4,304,135	0.2%	167
32620	National Interstate Insurance Company	1	\$219,790	0.0%	466
21881	National Surety Corporation	0	\$529,491	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	0	\$160,910	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	9	\$22,357,135	0.8%	41
28223	Nationwide Agribusiness Insurance Company	2	\$-537	- 0.0%	9,999
25453	Nationwide Insurance Company Of America	13	\$11,187,961	0.4%	119

**Missouri Department of Insurance**  
**2011 Complaint Report**

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
23787	Nationwide Mutual Insurance Company	5	\$194	0.0%	9,999
23841	New Hampshire Insurance Company	0	\$1,728	0.0%	0
12130	New South Insurance Company	1	\$575,993	0.0%	178
36455	Northbrook Indemnity Company	0	\$6,009	0.0%	0
24074	Ohio Casualty Insurance Company	0	\$18,502	0.0%	0
34940	Omni Indemnity Company	13	\$1,634,334	0.1%	815
39098	Omni Insurance Company	2	\$134,923	0.0%	1,518
21970	Onebeacon Insurance Company	0	\$2	0.0%	0
32700	Owners Insurance Company	3	\$9,111,605	0.3%	34
20346	Pacific Indemnity Company	1	\$340,416	0.0%	301
37850	Pacific Specialty Insurance Company	0	\$9,840	0.0%	0
37648	Permanent General Assurance Corporation	10	\$2,610,756	0.1%	392
13714	Pharmacists Mutual Insurance Company	0	\$539,674	0.0%	0
18058	Philadelphia Indemnity Insurance Company	0	\$811,136	0.0%	0
25623	Phoenix Insurance Company The	1	\$103,013	0.0%	994
25704	Pride National Insurance Company	25	\$4,216,429	0.1%	607
12873	Privilege Underwriters Reciprocal Exchange	0	\$8,150	0.0%	0
11851	Progressive Advanced Insurance Company	27	\$24,687,930	0.9%	112
24260	Progressive Casualty Insurance Company	29	\$30,051,557	1.0%	99
42994	Progressive Classic Insurance Company	3	\$1,086,020	0.0%	283
16322	Progressive Direct Insurance Company	52	\$50,292,907	1.8%	106
24279	Progressive Max Insurance Company	6	\$15,533,380	0.5%	40
42919	Progressive Northwestern Insurance Company	17	\$25,636,095	0.9%	68
37834	Progressive Preferred Insurance Company	54	\$68,066,133	2.4%	81
32786	Progressive Specialty Insurance Company	0	\$249,332	0.0%	0
34690	Property & Casualty Insurance Co of Hartford	11	\$9,233,090	0.3%	122
43044	Response Insurance Company	1	\$582,082	0.0%	176
26050	Response Worldwide Insurance Company	5	\$882,797	0.0%	580
27065	Rockford Mutual Insurance Company	0	\$413,255	0.0%	0
25405	Safe Auto Insurance Company	82	\$20,472,505	0.7%	410
24740	Safeco Insurance Company Of America	1	\$21,399	0.0%	4,787
39012	Safeco Insurance Company Of Illinois	101	\$96,224,618	3.4%	108
40460	Sagamore Insurance Company	4	\$1,538,526	0.1%	266
22543	Secura Insurance A Mutual Company	3	\$98,781	0.0%	3,111
10239	Secura Supreme Insurance Company	1	\$1,949,003	0.1%	53
11000	Sentinel Insurance Company Ltd	2	\$408,415	0.0%	502
24988	Sentry Insurance A Mutual Company	12	\$4,890,837	0.2%	251
23361	Shelter General Insurance Company	3	\$3,894,989	0.1%	79
23388	Shelter Mutual Insurance Company	63	\$154,910,495	5.4%	42
19070	Standard Fire Insurance Company	1	\$13,492	0.0%	7,592

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Private Passenger Automobile Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
42986	Standard Guaranty Insurance Company	0	\$145,786	0.0%	0
25127	State Auto Property & Casualty Insurance Co	12	\$3,033,042	0.1%	405
25143	State Farm Fire & Casualty Company	36	\$44,875,141	1.6%	82
25178	State Farm Mutual Automobile Insurance Co	267	\$617,714,356	21.5%	44
22683	Teachers Insurance Company	3	\$537,461	0.0%	572
18031	Topa Insurance Company	1	\$1,143,659	0.0%	90
42749	Traders Insurance Company	43	\$4,791,630	0.2%	919
28188	Travco Insurance Company	0	\$157,088	0.0%	0
36137	Travelers Commercial Insurance Company	0	\$165,847	0.0%	0
27998	Travelers Home & Marine Insurance Company	44	\$54,438,670	1.9%	83
25658	Travelers Indemnity Company	0	\$172	0.0%	0
25666	Travelers Indemnity Company Of America	0	\$26,547	0.0%	0
38130	Travelers Personal Insurance Company	2	\$485,644	0.0%	422
36161	Travelers Property Casualty Insurance Company	0	\$2,412,092	0.1%	0
41106	Triumphe Casualty Company	0	\$59,077	0.0%	0
27120	Trumbull Insurance Company	4	\$6,501,629	0.2%	63
29459	Twin City Fire Insurance Company	28	\$19,615,010	0.7%	146
13021	United Fire & Casualty Company	1	\$1,082,426	0.0%	95
25941	United Services Automobile Association	22	\$40,756,038	1.4%	55
10915	Unitrin Direct Property & Casualty Company	4	\$1,328,531	0.0%	308
25909	Unitrin Preferred Insurance Company	7	\$2,591,456	0.1%	277
42862	Universal Casualty Company- <i>Withdrawn</i>	115	\$1,557,771	0.1%	7,562
25968	USAA Casualty Insurance Company	18	\$25,322,207	0.9%	73
18600	USAA General Indemnity Company	6	\$7,322,390	0.3%	84
10644	Victoria Automobile Insurance Company	6	\$1,785,774	0.1%	344
42889	Victoria Fire & Casualty Company	0	\$6,081	0.0%	0
20397	Vigilant Insurance Company	0	\$652,652	0.0%	0
13137	Viking Insurance Company Of Wisconsin	40	\$13,680,753	0.5%	300
26085	Warner Insurance Company	0	\$686,235	0.0%	0
44393	West American Insurance Company	1	\$616,432	0.0%	166
27871	Western Agricultural Insurance Company	1	\$73,438	0.0%	1,395
27502	Western General Insurance Company Inc	0	\$211	0.0%	0
13250	Workmens Auto Insurance Company	8	\$1,623,147	0.1%	505
27090	Young America Insurance Company	14	\$4,426,889	0.2%	324
16535	Zurich American Insurance Company	0	\$1	0.0%	0
<b>Total</b>		<b>2,799</b>	<b>\$2,867,173,614</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance  
2011 Complaint Report**

**Homeowners Insurance**

**Complaint Indices**

**Missouri Department of Insurance**  
**2011 Complaint Report**

<b>Homeowners Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
32220	21st Century North America Insurance Company	1	\$920,396	0.1%	107
14184	Acuity A Mutual Insurance Company	2	\$3,493,681	0.2%	56
33898	Aegis Security Insurance Company	1	\$79,506	0.0%	1,238
10014	Affiliated FM Insurance Company	0	\$22,748	0.0%	0
42757	Agri General Insurance Company	0	\$172,023	0.0%	0
19186	Alliance Insurance Company Inc	0	\$1,874,416	0.1%	0
42579	Allied Property & Casualty Insurance Company	10	\$7,553,967	0.4%	130
19240	Allstate Indemnity Company	35	\$19,286,551	1.1%	179
19232	Allstate Insurance Company	23	\$16,216,510	0.9%	140
17230	Allstate Property & Casualty Insurance Company	69	\$35,908,816	2.1%	189
19100	AMCO Insurance Company	13	\$14,155,239	0.8%	90
21849	American Automobile Insurance Company	2	\$7,945,661	0.5%	25
10111	American Bankers Insurance Company Of FL	8	\$1,570,872	0.1%	501
19690	American Economy Insurance Company	1	\$925,462	0.1%	106
23450	American Family Home Insurance Company	9	\$3,277,842	0.2%	270
19275	American Family Mutual Insurance Company	220	\$268,042,016	15.6%	81
24066	American Fire & Casualty Company	1	\$318,264	0.0%	309
43494	American Hallmark Insurance Company Of TX	6	\$846,958	0.0%	697
19380	American Home Assurance Company	0	\$18,903	0.0%	0
21857	American Insurance Company The	0	\$1,578,438	0.1%	0
23469	American Modern Home Insurance Co	7	\$6,645,992	0.4%	104
38652	American Modern Select Insurance Company	2	\$3,184,686	0.2%	62
39942	American National General Insurance Company	4	\$748,832	0.0%	526
28401	American National Property & Casualty Co	14	\$11,904,159	0.7%	116
19615	American Reliable Insurance Company	5	\$1,308,723	0.1%	376
42978	American Security Insurance Company	5	\$18,292,678	1.1%	27
41998	American Southern Home Insurance Company	0	\$788,786	0.0%	0
19704	American States Insurance Company	0	\$1,479,807	0.1%	0
19488	Amerisure Insurance Company	0	\$1,354	0.0%	0
23396	Amerisure Mutual Insurance Company	0	\$4,374	0.0%	0
19976	AMICA Mutual Insurance Company	3	\$2,455,476	0.1%	120
15954	Amtrust Insurance Company Of Kansas Inc	0	\$367,540	0.0%	0
41459	Armed Forces Insurance Exchange	0	\$1,571,659	0.1%	0
21865	Associated Indemnity Corporation	0	\$33,770	0.0%	0
13412	Austin Mutual Insurance Company	0	\$657,097	0.0%	0
27235	Auto Club Family Insurance Company	58	\$47,575,617	2.8%	120
18988	Auto Owners Insurance Company	14	\$16,684,077	1.0%	83
19062	Automobile Ins Co Of Hartford CT	3	\$3,654,545	0.2%	81
33022	AXA Insurance Company	0	\$452,278	0.0%	0

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Homeowners Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
37273	Axis Insurance Company	0	\$437,004	0.0%	0
20370	Axis Reinsurance Company	0	\$2,189	0.0%	0
24813	Balboa Insurance Company	2	\$2,377,012	0.1%	83
18279	Bankers Standard Insurance Company	0	\$2,232,515	0.1%	0
35955	California Casualty General Insurance Company	0	\$906,906	0.1%	0
20117	California Casualty Indemnity Exchange	0	\$232,999	0.0%	0
15725	Cameron Mutual Insurance Company	9	\$16,439,177	1.0%	54
25615	Charter Oak Fire Insurance Co The	0	\$3,399,296	0.2%	0
19402	Chartis Property Casualty Company	0	\$2,451,025	0.1%	0
10052	Chubb National Insurance Company	0	\$1,540,424	0.1%	0
18767	Church Mutual Insurance Company	0	\$125,763	0.0%	0
10677	Cincinnati Insurance Company The	2	\$5,981,673	0.3%	33
31534	Citizens Insurance Company Of America	0	\$10,721	0.0%	0
10315	Civic Property & Casualty Co	5	\$835,332	0.0%	589
20532	Clarendon National Insurance Company	0	\$180	0.0%	0
40371	Columbia Mutual Insurance Company	7	\$4,623,085	0.3%	150
19640	Columbia National Insurance Company	4	\$4,199,129	0.2%	94
10204	Consumers Insurance USA Inc	0	\$163,770	0.0%	0
10499	Corepointe Insurance Company	0	\$30,630	0.0%	0
20990	Country Mutual Insurance Company	11	\$13,198,636	0.8%	82
10847	Cumis Insurance Society Inc	0	\$3,824	0.0%	0
42587	Depositors Insurance Company	0	\$845,652	0.0%	0
42048	Diamond State Insurance Company	2	\$251,104	0.0%	784
33499	Dorinco Reinsurance Company	0	\$142,060	0.0%	0
40649	Economy Premier Assurance Company	1	\$3,332,427	0.2%	30
21261	Electric Insurance Company	3	\$8,024,918	0.5%	37
21407	Emcasco Insurance Company	2	\$479,169	0.0%	411
21326	Empire Fire & Marine Insurance Co	5	\$264,164	0.0%	1,863
21415	Employers Mutual Casualty Company	1	\$166,959	0.0%	589
15130	Encompass Indemnity Company	6	\$1,239,158	0.1%	476
10071	Encompass Insurance Company Of America	1	\$550,192	0.0%	179
10318	Exact Property & Casualty	0	\$8,990	0.0%	0
21482	Factory Mutual Insurance Company	0	\$8,155,208	0.5%	0
12345	Farm Bureau New Horizons Insurance Co Of MS	5	\$2,167,219	0.1%	227
26859	Farm Bureau Town & Country Ins Co Of MO	93	\$71,699,460	4.2%	128
19194	Farmers Alliance Mutual Insurance Company	6	\$3,049,820	0.2%	194
21652	Farmers Insurance Exchange	65	\$41,668,233	2.4%	154
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$179	0.0%	0
16381	Farmers Union Cooperative Insurance Company	0	\$1,208	0.0%	0
10178	FCCI Insurance Company	0	\$93,450	0.0%	0

**Missouri Department of Insurance  
2011 Complaint Report**

**Homeowners Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
20281	Federal Insurance Company	0	\$1,484,071	0.1%	0
11118	Federated Rural Electric Insurance Exchange	0	\$1,616,576	0.1%	0
39306	Fidelity & Deposit Company Maryland	0	\$43,078	0.0%	0
25180	Fidelity National Insurance Company	12	\$3,005,033	0.2%	393
21660	Fire Insurance Exchange	56	\$23,231,681	1.4%	237
21873	Firemans Fund Insurance Company	0	\$2,757,292	0.2%	0
10336	First Acceptance Insurance Company Inc	0	\$8,156	0.0%	0
37710	First American Property & Casualty Insurance Co	0	\$110,293	0.0%	0
24724	First National Insurance Company Of America	0	\$68,987	0.0%	0
11185	Foremost Insurance Company Grand Rapids MI	21	\$13,874,937	0.8%	149
11800	Foremost Property & Casualty Insurance Co	5	\$2,127,661	0.1%	231
41513	Foremost Signature Insurance Company	4	\$2,608,370	0.2%	151
21253	Garrison Property & Casualty Insurance Co	0	\$1,434,852	0.1%	0
24732	General Insurance Company Of America	0	\$55,163	0.0%	0
11231	Generali US Branch	0	\$459,050	0.0%	0
23809	Granite State Insurance Company	1	\$1,288,355	0.1%	76
26832	Great American Alliance Insurance Company	0	\$5,071	0.0%	0
16691	Great American Insurance Company	0	\$128,188	0.0%	0
22136	Great American Insurance Company Of NY	0	\$4,589	0.0%	0
20303	Great Northern Insurance Company	0	\$6,868,599	0.4%	0
42331	Guideone America Insurance Company	0	\$582,482	0.0%	0
15032	Guideone Mutual Insurance Company	2	\$3,025,537	0.2%	65
14559	Guideone Specialty Mutual Insurance Company	5	\$73,381	0.0%	6,705
22292	Hanover Insurance Company The	0	\$5,387	0.0%	0
23582	Harleysville Insurance Company	0	\$63,130	0.0%	0
22357	Hartford Accident & Indemnity Co	0	\$91,884	0.0%	0
29424	Hartford Casualty Insurance Co	1	\$734,598	0.0%	134
19682	Hartford Fire Insurance Company	1	\$125,703	0.0%	783
37478	Hartford Insurance Company Of Midwest The	0	\$130,467	0.0%	0
30104	Hartford Underwriters Insurance Company	12	\$7,290,745	0.4%	162
31550	Haulers Insurance Company Inc	0	\$181,853	0.0%	0
36919	Hawkeye-security Insurance Company	0	\$65,584	0.0%	0
41343	Hdi-gerling America Insurance Company	0	\$227,444	0.0%	0
20419	Homesite Indemnity Company	45	\$9,112,025	0.5%	486
22578	Horace Mann Insurance Company	0	\$405,425	0.0%	0
29068	IDS Property Casualty Insurance Company	5	\$2,200,252	0.1%	224
23817	Illinois National Insurance Company	0	\$4,636	0.0%	0
43575	Indemnity Insurance Co Of North America	0	\$2,610,866	0.2%	0
29831	Independent Mutual Fire Insurance Company	0	\$49,364	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$1,459,187	0.1%	0



**Missouri Department of Insurance  
2011 Complaint Report**

<b>Homeowners Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
36781	John Deere Insurance Company	0	\$2,299,331	0.1%	0
10914	Kemper Independence Insurance Company	1	\$785,838	0.0%	125
42404	Liberty Insurance Corporation	8	\$7,951,885	0.5%	99
23035	Liberty Mutual Fire Insurance Company	21	\$22,914,879	1.3%	90
14400	Lititz Mutual Insurance Company	14	\$7,105,610	0.4%	194
10051	Lyndon Southern Insurance Company	0	\$10,801	0.0%	0
28932	Markel American Insurance Company	0	\$109,195	0.0%	0
38970	Markel Insurance Company	1	\$182,652	0.0%	539
22306	Massachusetts Bay Insurance Company	0	\$27,145	0.0%	0
31968	Merastar Insurance Company	0	\$56,256	0.0%	0
10502	Meridian Citizens Mutual Insurance Company	0	\$694,331	0.0%	0
24821	Meritplan Insurance Company	2	\$11,699,715	0.7%	17
34339	Metropolitan Group Property & Casualty Ins Co	2	\$1,783,083	0.1%	110
26298	Metropolitan Property & Casualty Insurance Co	10	\$5,254,799	0.3%	187
27014	MFS Mutual Insurance Company- <i>Withdrawn</i>	0	\$5,045	0.0%	0
21687	Mid Century Insurance Company	58	\$32,065,576	1.9%	178
23434	Middlesex Insurance Company	2	\$12,740	0.0%	9,999
23515	Midwestern Indemnity Company The	15	\$9,815,607	0.6%	150
40185	Millers Classified Insurance Company	4	\$1,561,371	0.1%	252
14583	Millers First Insurance Company	4	\$2,112,676	0.1%	186
23655	Modern Service Insurance Company	0	\$47,672	0.0%	0
11878	Mutualaid Exchange	0	\$589,408	0.0%	0
23663	National American Insurance Company	0	\$80	0.0%	0
11991	National Casualty Company	2	\$615,162	0.0%	320
15679	National Fire & Indemnity Exchange	0	\$65,981	0.0%	0
15474	National Lloyds Insurance Company	4	\$1,188,058	0.1%	331
21881	National Surety Corporation	1	\$5,173,833	0.3%	19
20141	National Trust Insurance Company	0	\$68,084	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	1	\$382,998	0.0%	257
26093	Nationwide Affinity Insurance Co Of America	11	\$23,137,183	1.4%	47
28223	Nationwide Agribusiness Insurance Company	0	\$34,507	0.0%	0
25453	Nationwide Insurance Company Of America	6	\$5,184,016	0.3%	114
23787	Nationwide Mutual Insurance Company	2	\$8,260,002	0.5%	24
10317	Neighborhood Spirit Property & Casualty Co	0	\$32,368	0.0%	0
24171	Netherlands Insurance Company The	0	\$89,648	0.0%	0
23841	New Hampshire Insurance Company	3	\$30,374	0.0%	9,720
27987	Northfield Insurance Company	0	\$1,184	0.0%	0
24015	Northland Insurance Company	0	\$12,154	0.0%	0
24074	Ohio Casualty Insurance Company	1	\$271,155	0.0%	363
36625	Old Reliable Casualty Company	19	\$3,127,346	0.2%	598

**Missouri Department of Insurance  
2011 Complaint Report**

**Homeowners Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
21970	Onebeacon Insurance Company	0	\$59,467	0.0%	0
32700	Owners Insurance Company	6	\$6,072,805	0.4%	97
20346	Pacific Indemnity Company	0	\$2,063,238	0.1%	0
18333	Peerless Indemnity Insurance Company	1	\$8,793	0.0%	9,999
24198	Peerless Insurance Company	0	\$122,342	0.0%	0
14974	Pennsylvania Lumbermens Mutual Insurance Co	0	\$956,352	0.1%	0
13714	Pharmacists Mutual Insurance Company	0	\$453,083	0.0%	0
18058	Philadelphia Indemnity Insurance Company	0	\$1,347	0.0%	0
37257	Praetorian Insurance Company	0	\$47,102	0.0%	0
12873	Privilege Underwriters Reciprocal Exchange	0	\$18,677	0.0%	0
24260	Progressive Casualty Insurance Company	11	\$4,216,383	0.2%	257
37834	Progressive Preferred Insurance Company	3	\$1,242,080	0.1%	238
34690	Property & Casualty Insurance Co of Hartford	26	\$12,056,129	0.7%	212
39217	QBE Insurance Corporation	0	\$2,556,092	0.1%	0
11853	Ranchers & Farmers Insurance Company	1	\$52,092	0.0%	1,889
27065	Rockford Mutual Insurance Company	3	\$729,313	0.0%	405
24740	Safeco Insurance Company Of America	34	\$42,641,040	2.5%	78
16551	Savers Property & Casualty Insurance Company	0	\$14,174	0.0%	0
15580	Scottsdale Indemnity Company	0	\$17,247	0.0%	0
22543	Secura Insurance A Mutual Company	1	\$346,678	0.0%	284
10239	Secura Supreme Insurance Company	1	\$1,439,303	0.1%	68
19879	Security National Insurance Company	0	\$35,455	0.0%	0
11000	Sentinel Insurance Company Ltd	7	\$4,869,787	0.3%	141
24988	Sentry Insurance A Mutual Company	8	\$5,023,783	0.3%	157
23361	Shelter General Insurance Company	0	\$700,172	0.0%	0
23388	Shelter Mutual Insurance Company	93	\$123,806,767	7.2%	74
11126	Sompo Japan Insurance Company Of America	0	\$69,966	0.0%	0
19216	Southern Insurance Company	0	\$754	0.0%	0
20613	Sparta Insurance Company	0	\$38,457	0.0%	0
19070	Standard Fire Insurance Company	23	\$20,572,981	1.2%	110
42986	Standard Guaranty Insurance Company	0	\$489,683	0.0%	0
40045	Starnet Insurance Company	0	\$20,941	0.0%	0
25127	State Auto Property & Casualty Insurance Co	9	\$9,865,752	0.6%	90
25143	State Farm Fire & Casualty Company	324	\$421,785,249	24.6%	76
22683	Teachers Insurance Company	0	\$1,688,676	0.1%	0
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$100,062	0.0%	0
43702	Tower National Insurance Company	0	\$150	0.0%	0
27998	Travelers Home & Marine Insurance Company	52	\$43,941,758	2.6%	116
25658	Travelers Indemnity Company	0	\$482,826	0.0%	0
25666	Travelers Indemnity Company Of America	1	\$1,533,979	0.1%	64

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Homeowners Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
25682	Travelers Indemnity Company Of Connecticut	0	\$107,629	0.0%	0
36161	Travelers Property Casualty Insurance Company	1	\$1,022,111	0.1%	96
00103	Trip Mate Inc	0	\$2,365,269	0.1%	0
27120	Trumbull Insurance Company	0	\$227,646	0.0%	0
29459	Twin City Fire Insurance Company	0	\$137,366	0.0%	0
21423	Union Insurance Company Of Providence	0	\$884,413	0.1%	0
13021	United Fire & Casualty Company	1	\$1,392,717	0.1%	71
25941	United Services Automobile Association	13	\$26,868,517	1.6%	48
21113	United States Fire Insurance Company	0	\$244,502	0.0%	0
25895	United States Liability Insurance Company	1	\$344,945	0.0%	285
10915	Unitrin Direct Property & Casualty Company	1	\$189,499	0.0%	519
25909	Unitrin Preferred Insurance Company	2	\$2,286,746	0.1%	86
25968	USAA Casualty Insurance Company	4	\$13,812,351	0.8%	28
18600	USAA General Indemnity Company	4	\$2,135,293	0.1%	184
20397	Vigilant Insurance Company	0	\$2,305,295	0.1%	0
25011	Wesco Insurance Company	0	\$10,801	0.0%	0
44393	West American Insurance Company	0	\$645,193	0.0%	0
24112	Westfield Insurance Company	0	\$61,318	0.0%	0
20273	Wrm America Indemnity Company Inc	0	\$381,813	0.0%	0
<b>Total</b>		<b>1,741</b>	<b>\$1,713,294,638</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance  
2011 Complaint Report**

**Accident & Health Insurance**

**Complaint Indices**

**Missouri Department of Insurance  
2011 Complaint Report**

Accident and Health Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2009-2011	Average Annual Premium 2009-2011	Average Market Share	Complaint Index
20796	21st Century Premier Insurance Company	0	\$24,268	0.0%	0
80985	4 Ever Life Insurance Company	0	\$53,555	0.0%	0
77879	5 Star Life Insurance Company	0	\$91	0.0%	0
71854	AAA Life Insurance Company	1	\$777,283	0.0%	301
71471	Ability Insurance Company	3	\$2,174,265	0.0%	323
60038	Acacia Life Insurance Co	0	\$182	0.0%	0
63444	Accendo Insurance Company	0	\$1,347,157	0.0%	0
22667	Ace American Insurance Company	1	\$7,770,372	0.1%	30
71390	Admiral Life Insurance Company Of America	3	\$5,170,142	0.1%	136
12278	Advantica Insurance Company	0	\$26,862	0.0%	0
33898	Aegis Security Insurance Company	0	\$228,629	0.0%	0
72052	Aetna Health Insurance Company	5	\$109,403	0.0%	9,999
60054	Aetna Life Insurance Company	61	\$210,701,227	2.9%	68
90611	Allianz Life Insurance Co Of North America	2	\$5,455,076	0.1%	86
64190	Allianz Life Insurance Company Of New York	0	\$5,391	0.0%	0
60186	Allstate Life Insurance Company	1	\$769,685	0.0%	304
70874	Allstate Life Insurance Company Of New York	0	\$1,776	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$201,430	0.0%	0
19720	American Alternative Insurance Corporation	3	\$2,509,555	0.0%	280
10111	American Bankers Insurance Company Of FL	2	\$17,485	0.0%	9,999
60275	American Bankers Life Assurance Of Florida	4	\$1,878,282	0.0%	498
60305	American Community Mutual Ins Co- <i>Suspended</i>	80	\$15,676,768	0.2%	1,193
12321	American Continental Insurance Company	3	\$10,239,073	0.1%	69
60380	American Family Life Assurance Co of Col.	40	\$91,250,158	1.3%	103
19275	American Family Mutual Insurance Company	9	\$23,636,806	0.3%	89
98736	American Federated Life Insurance Company	0	\$523,495	0.0%	0
60410	American Fidelity Assurance Company	3	\$13,500,322	0.2%	52
69337	American Financial Security Life Insurance Co	0	\$23,036	0.0%	0
68373	American General Assurance Company	1	\$251,709	0.0%	929
66672	American General Life & Accident Insurance Co	2	\$1,047,017	0.0%	447
60488	American General Life Insurance Co	0	\$898,205	0.0%	0
66842	American General Life Insurance Company Of DE	3	\$1,575,736	0.0%	445
60518	American Health & Life Insurance Company	1	\$1,272,360	0.0%	184
60534	American Heritage Life Insurance Company	9	\$12,907,966	0.2%	163
19380	American Home Assurance Company	0	\$287,632	0.0%	0
60542	American Home Life Insurance Company	0	\$1,052	0.0%	0
60577	American Income Life Insurance Co	0	\$1,488,218	0.0%	0
81418	American Medical & Life Insurance Company	15	\$1,957,337	0.0%	1,792
97179	American Medical Security Life Ins Co	3	\$5,861,538	0.1%	120
65811	American Modern Life Insurance Company	0	\$983,387	0.0%	0

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Accident and Health Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
60739	American National Insurance Company	2	\$2,798,475	0.0%	167
71773	American National Life Ins Co Of TX	13	\$8,461,198	0.1%	359
60763	American Pioneer Life Insurance Company	4	\$2,507,768	0.0%	373
80624	American Progressive Life & Health Insurance Co	2	\$7,314	0.0%	9,999
60801	American Public Life Insurance Company	0	\$448,024	0.0%	0
67679	American Republic Corp Insurance Company	0	\$3,371,909	0.0%	0
60836	American Republic Insurance Company	12	\$25,126,581	0.4%	112
42978	American Security Insurance Company	0	\$68,481	0.0%	0
17965	American Sentinel Insurance Company	0	\$807,779	0.0%	0
19704	American States Insurance Company	0	\$52,631	0.0%	0
92649	American Underwriters Life Insurance Company	0	\$458,483	0.0%	0
60895	American United Life Insurance Company	2	\$4,306,810	0.1%	109
61999	Americo Financial Life & Annuity Insurance Co	0	\$2,087	0.0%	0
61301	Ameritas Life Insurance Corp	6	\$8,859,089	0.1%	158
27928	Amex Assurance Company	0	\$928,795	0.0%	0
28207	Anthem Insurance Companies Inc	0	\$40,406,884	0.6%	0
61069	Anthem Life Insurance Company	1	\$1,834,642	0.0%	127
56499	Assured Life Association	0	\$15,720	0.0%	0
71439	Assurity Life Insurance Company	2	\$1,239,663	0.0%	377
61492	Athene Annuity & Life Assurance Company	0	\$972,814	0.0%	0
61093	Atlanta Life Insurance Company	0	\$2,834	0.0%	0
84522	Auto Club Life Insurance Company	0	\$71,601	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$254,108	0.0%	0
61689	Aviva Life & Annuity Company	0	\$45,432	0.0%	0
62944	AXA Equitable Life Insurance Company	1	\$622,062	0.0%	376
37273	Axis Insurance Company	0	\$3,440	0.0%	0
24813	Balboa Insurance Company	0	\$77	0.0%	0
68160	Balboa Life Insurance Company	0	\$293,764	0.0%	0
61212	Baltimore Life Insurance Company The	0	\$5,450	0.0%	0
18538	Bancinsure Inc	0	\$13,130	0.0%	0
61239	Bankers Fidelity Life Insurance Company	0	\$1,394,257	0.0%	0
61263	Bankers Life & Casualty Company	66	\$41,105,716	0.6%	375
94250	Banner Life Insurance Company	0	\$150	0.0%	0
38245	BCS Insurance Company	1	\$2,329,673	0.0%	100
64890	Berkley Life & Health Insurance Company	0	\$1,064,992	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$3,767,834	0.1%	0
90638	Best Life & Health Insurance Company	0	\$86,491	0.0%	0
47171	Blue Cross & Blue Shield Of Kansas City	165	\$734,194,869	10.2%	53
61476	Boston Mutual Life Insurance Company	1	\$1,067,695	0.0%	219
12784	Bravo Health Insurance Company Inc	0	\$1,371,995	0.0%	0

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Accident and Health Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
74900	Brokers National Life Assurance Company	0	\$2,224,364	0.0%	0
81000	Cambridge Life Insurance Company	0	\$20,219	0.0%	0
80659	Canada Life Assurance Company	0	\$375,730	0.0%	0
61573	Capital Reserve Life Insurance Company	0	\$25	0.0%	0
10472	Capitol Indemnity Corporation	0	\$4,905	0.0%	0
56030	Catholic Financial Life	0	\$1,230	0.0%	0
57487	Catholic Order Of Foresters	0	\$14,185	0.0%	0
80799	Celtic Insurance Company	18	\$3,080,212	0.0%	1,367
61727	Central Reserve Life Insurance Company	2	\$1,182,604	0.0%	395
61735	Central Security Life Insurance Co	0	\$9,230	0.0%	0
61751	Central States Health & Life Co Of Omaha	3	\$2,357,100	0.0%	298
34274	Central States Indemnity Company Of Omaha	1	\$588,727	0.0%	397
61883	Central United Life Insurance Company	6	\$1,673,525	0.0%	838
80896	Centre Life Insurance Company	0	\$202,796	0.0%	0
62383	Centurion Life Insurance Company	0	\$125,514	0.0%	0
94447	Century Life Assurance Company	0	\$470	0.0%	0
61824	Cherokee National Life Insurance Company	0	\$16,021	0.0%	0
61832	Chesapeake Life Insurance Company The	1	\$490,523	0.0%	477
61859	Christian Fidelity Life Insurance Co	1	\$16,291,321	0.2%	14
71463	Cica Life Insurance Company Of America	0	\$1,971	0.0%	0
67369	CIGNA Health & Life Insurance Company	0	\$1,325,754	0.0%	0
64548	CIGNA Life Insurance Company of NY	1	\$38,560	0.0%	6,065
10677	Cincinnati Insurance Company The	0	\$22	0.0%	0
76236	Cincinnati Life Insurance Company The	0	\$70,423	0.0%	0
61921	Citizens Security Life Ins Co	0	\$49,139	0.0%	0
62626	Cmfg Life Insurance Company	3	\$5,758,107	0.1%	122
62049	Colonial Life & Accident Insurance Company	5	\$12,306,112	0.2%	95
62065	Colonial Penn Life Insurance Company	2	\$1,656,163	0.0%	282
84786	Colorado Bankers Life Ins Co	1	\$6,631	0.0%	9,999
76023	Columbian Life Insurance Company	1	\$966,480	0.0%	242
99937	Columbus Life Insurance Company	0	\$396	0.0%	0
62146	Combined Insurance Co Of America	11	\$18,311,347	0.3%	140
81426	Commercial Travelers Mutual Insurance Company	0	\$85,763	0.0%	0
84824	Commonwealth Annuity & Life Insurance Co	0	\$261,713	0.0%	0
92681	Community Health Plan Insurance Company	0	\$4,872,813	0.1%	0
77828	Companion Life Insurance Company	3	\$15,722,712	0.2%	45
60984	Compbenefits Insurance Company	2	\$1,645,830	0.0%	284
62308	Connecticut General Life Ins Co	33	\$153,527,413	2.1%	50
65900	Conseco Life Insurance Co	2	\$380,346	0.0%	1,230
62359	Constitution Life Insurance Company	0	\$591,296	0.0%	0

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Accident and Health Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
71730	Continental American Insurance Company	2	\$2,650,586	0.0%	176
62413	Continental Assurance Company	0	\$32,029	0.0%	0
20443	Continental Casualty Company	11	\$8,271,227	0.1%	311
71404	Continental General Insurance Company	3	\$2,834,764	0.0%	247
68500	Continental Life Ins Co Of Brentwood TN	2	\$16,603,467	0.2%	28
62553	Country Life Insurance Company	1	\$813,155	0.0%	288
81973	Coventry Health & Life Insurance Company	263	\$586,218,414	8.2%	105
60040	Cox Health Systems Insurance Company	26	\$82,937,743	1.2%	73
56634	Croatian Fraternal Union Of America	0	\$915	0.0%	0
80675	Crown Life Insurance Company	0	\$79,418	0.0%	0
56138	CSA Fraternal Life	0	\$97,009	0.0%	0
73474	Dentegra Insurance Company	0	\$2,830,884	0.0%	0
62928	EMC National Life Company	0	\$827,558	0.0%	0
12747	Envision Insurance Company	0	\$1,664,547	0.0%	0
64149	Epic Life Insurance Company The	0	\$270,457	0.0%	0
62952	Equitable Life & Casualty Insurance Company	19	\$15,598,749	0.2%	285
26921	Everest Reinsurance Company	0	\$479,118	0.0%	0
60025	Express Scripts Insurance Company	0	\$1,195,785	0.0%	0
70742	Family Benefit Life Insurance Company	0	\$3,580	0.0%	0
77968	Family Heritage Life Insurance Co Of America	0	\$2,174,603	0.0%	0
63053	Family Life Insurance Company	1	\$569,629	0.0%	411
63118	Farm Bureau Life Ins Co of MO	0	\$256,145	0.0%	0
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$355	0.0%	0
63177	Farmers New World Life Insurance Company	0	\$530,761	0.0%	0
20281	Federal Insurance Company	0	\$7,450,353	0.1%	0
63223	Federal Life Insurance Company (mutual	0	\$2,055	0.0%	0
63258	Federated Life Insurance Company	0	\$562,995	0.0%	0
13935	Federated Mutual Insurance Company	3	\$21,904,596	0.3%	32
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$13,253	0.0%	0
71870	Fidelity Security Life Insurance Company	11	\$11,456,607	0.2%	225
71455	Financial American Life Insurance Company	0	\$236,780	0.0%	0
69140	First Allmerica Financial Life Insurance Co	0	\$3,815	0.0%	0
64696	First Continental Life & Accident Insurance Co	11	\$1,402,716	0.0%	1,834
90328	First Health Life & Health Insurance Company	3	\$46,596,140	0.6%	15
91642	Forethought Life Insurance Company	0	\$83	0.0%	0
71129	Fort Dearborn Life Insurance Company	2	\$2,276,516	0.0%	205
62324	Freedom Life Insurance Company Of America	1	\$1,147,678	0.0%	204
63665	General American Life Insurance Company	1	\$571,638	0.0%	409
65536	Genworth Life & Annuity Insurance Company	0	\$2,216,077	0.0%	0
70025	Genworth Life Insurance Company	9	\$37,922,488	0.5%	56



**Missouri Department of Insurance  
2011 Complaint Report**

<b>Accident and Health Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
70939	Gerber Life Insurance Company	2	\$4,995,458	0.1%	94
91472	Globe Life & Accident Insurance Company	5	\$1,773,476	0.0%	659
62286	Golden Rule Insurance Company	86	\$80,337,307	1.1%	250
22063	Government Employees Insurance Co	0	\$958	0.0%	0
63967	Government Personnel Mutual Life Insurance Co	0	\$494,689	0.0%	0
16691	Great American Insurance Company	0	\$5,713,191	0.1%	0
63312	Great American Life Insurance Company	1	\$1,351,530	0.0%	173
20303	Great Northern Insurance Company	0	\$7,170	0.0%	0
90212	Great Southern Life Insurance Company	0	\$15,218	0.0%	0
80705	Great West Life Assurance Company	0	\$157,448	0.0%	0
68322	Great-West Life & Annuity Insurance Company	0	\$6,457,976	0.1%	0
64211	Guarantee Trust Life Insurance Company	17	\$8,469,631	0.1%	469
64238	Guaranty Income Life Insurance Company	0	\$34,002	0.0%	0
64246	Guardian Life Insurance Company Of America	19	\$58,693,687	0.8%	76
19682	Hartford Fire Insurance Company	0	\$879	0.0%	0
70815	Hartford Life & Accident Insurance Company	22	\$62,868,370	0.9%	82
71153	Hartford Life & Annuity Insurance Company	0	\$15,254	0.0%	0
88072	Hartford Life Insurance Company	3	\$2,837,166	0.0%	247
92711	HCC Life Insurance Company	2	\$14,154,582	0.2%	33
78611	Hcsc Insurance Services Company	0	\$226,224	0.0%	0
70670	Health Care Service Corporation	0	\$2,159,586	0.0%	0
66141	Health Net Life Insurance Company	0	\$2,275,096	0.0%	0
12902	Healthspring Life & Health Insurance Company	0	\$5,629,165	0.1%	0
78972	Healthy Alliance Life Insurance Company	784	\$1,698,278,191	23.7%	108
66214	Heartland National Life Insurance Company	5	\$4,136,849	0.1%	283
32077	Heritage Casualty Insurance Company	0	\$3,440	0.0%	0
62421	Heritage Union Life Insurance Company	0	\$1	0.0%	0
93440	Hm Life Insurance Company	0	\$4,028,552	0.1%	0
64513	Horace Mann Life Insurance Company	0	\$43,109	0.0%	0
93777	Household Life Insurance Company	2	\$964,323	0.0%	485
73288	Humana Insurance Company	112	\$420,585,315	5.9%	62
70580	Humanadental Insurance Company	9	\$12,114,105	0.2%	174
91693	Ia American Life Insurance Company	0	\$210	0.0%	0
97764	Idealife Insurance Company	0	\$121,563	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$1,794,703	0.0%	0
35408	Imperium Insurance Company	0	\$4,353,823	0.1%	0
26581	Independence American Insurance Company	0	\$418,594	0.0%	0
58068	Independent Order Of Foresters The	0	\$2,318	0.0%	0
81779	Individual Assurance Co Life Health & Accident	3	\$949,568	0.0%	739
86509	ING Life Insurance & Annuity Company	0	\$443	0.0%	0

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Accident and Health Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
80942	ING USA Annuity & Life Ins Co	0	\$13,386	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$7,467	0.0%	0
10922	Insuremax Insurance Company	0	\$2,914	0.0%	0
63487	Investors Life Insurance Co Of North America	0	\$1,891	0.0%	0
65056	Jackson National Life Insurance Company	0	\$59,112	0.0%	0
11630	Jefferson Insurance Company	1	\$210,919	0.0%	1,109
64017	Jefferson National Life Insurance Company	0	\$112,070	0.0%	0
65080	John Alden Life Insurance Company	18	\$20,445,143	0.3%	206
93610	John Hancock Life & Health Insurance Company	1	\$54,045	0.0%	4,327
65838	John Hancock Life Insurance Company	5	\$28,887,735	0.4%	40
65110	Kanawha Insurance Company	2	\$3,416,661	0.0%	137
65129	Kansas City Life Insurance Company	7	\$4,032,369	0.1%	406
58033	Knights Of Columbus	1	\$2,033,830	0.0%	115
65242	Lafayette Life Insurance Company The	1	\$2,948	0.0%	9,999
74799	Leaders Life Insurance Company	0	\$56	0.0%	0
71595	Lewer Life Insurance Company	0	\$1,545	0.0%	0
65315	Liberty Life Assurance Company Of Boston	3	\$5,321,441	0.1%	132
23043	Liberty Mutual Insurance Company	1	\$144	0.0%	9,999
65331	Liberty National Life Insurance Company	0	\$1,056,024	0.0%	0
65498	Life Insurance Company Of North America	20	\$18,771,373	0.3%	249
65528	Life Insurance Company Of The Southwest	0	\$250	0.0%	0
97691	Life Of The South Insurance Company	0	\$16,523	0.0%	0
77720	Lifesecond Insurance Company	0	\$50,877	0.0%	0
65595	Lincoln Benefit Life Company	0	\$4,518,443	0.1%	0
65927	Lincoln Heritage Life Insurance Company	0	\$90,354	0.0%	0
62057	Lincoln Life & Annuity Company Of New York	0	\$23,116	0.0%	0
65676	Lincoln National Life Insurance Company	14	\$20,153,397	0.3%	162
68446	Longevity Insurance Company	0	\$10,095	0.0%	0
65722	Loyal American Life Insurance Company	2	\$2,578,898	0.0%	181
65781	Madison National Life Insurance Company Inc	2	\$1,317,519	0.0%	355
60321	Mamsi Life & Health Insurance Company	0	\$6,147	0.0%	0
65870	Manhattan Life Insurance Company	0	\$594	0.0%	0
38970	Markel Insurance Company	5	\$1,149,635	0.0%	1,017
71072	Marquette National Life Insurance Company	1	\$986,377	0.0%	237
65935	Massachusetts Mutual Life Insurance Company	3	\$9,329,137	0.1%	75
69515	Medamerica Insurance Company	1	\$471,105	0.0%	496
63762	Medco Containment Life Insurance Company	0	\$10,539,836	0.1%	0
31119	Medico Insurance Company	4	\$15,442,224	0.2%	61
97055	Mega Life & Health Insurance Company The	15	\$5,899,327	0.1%	595
65951	Merit Life Insurance Co	0	\$567,150	0.0%	0

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Accident and Health Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
87726	Metlife Insurance Company Of Connecticut	9	\$1,771,314	0.0%	1,188
65978	Metropolitan Life Insurance Company	10	\$83,478,453	1.2%	28
66044	Midland National Life Insurance Company	0	\$5,093	0.0%	0
66087	Midwest National Life Insurance Company Of TN	0	\$2,185,040	0.0%	0
66168	Minnesota Life Insurance Company	1	\$3,620,878	0.1%	65
57541	Modern Woodmen Of America	0	\$1,413	0.0%	0
66281	Monumental Life Insurance Company	3	\$8,093,705	0.1%	87
66370	Mony Life Insurance Company	0	\$365,590	0.0%	0
13331	Motorists Commercial Mutual Insurance Company	0	\$1,364	0.0%	0
80020	Mountain Life Insurance Company	0	\$48,875	0.0%	0
66427	MTL Insurance Company	0	\$5,615	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$88,214	0.0%	0
71412	Mutual Of Omaha Insurance Company	13	\$31,266,085	0.4%	97
61409	National Benefit Life Insurance Company	0	\$26,967	0.0%	0
11991	National Casualty Company	0	\$25,104	0.0%	0
98205	National Foundation Life Insurance Company	0	\$260,270	0.0%	0
66583	National Guardian Life Insurance Company	1	\$2,851,294	0.0%	82
82538	National Health Insurance Company	0	\$78,688	0.0%	0
66680	National Life Insurance Company	0	\$210,323	0.0%	0
60593	National States Insurance Company-Liquidation-	16	\$1,817,382	0.0%	2,059
87963	National Teachers Associates Life Insurance Co	0	\$1,383,601	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	31	\$48,219,320	0.7%	150
66869	Nationwide Life Insurance Company	0	\$2,589,294	0.0%	0
23787	Nationwide Mutual Insurance Company	0	\$877	0.0%	0
91626	New England Life Insurance Company	0	\$210,434	0.0%	0
69698	New Era Life Ins Co of the Midwest	1	\$317,000	0.0%	738
66915	New York Life Insurance Company	1	\$9,475,670	0.1%	25
81264	Nippon Life Insurance Company Of America	1	\$18,404	0.0%	9,999
66974	North American Company For Life & Health	0	\$404	0.0%	0
68349	North American Insurance Company	1	\$4,192,781	0.1%	56
67032	North Carolina Mutual Life Ins Co- <i>Suspended</i>	0	\$5	0.0%	0
69000	Northwestern Long Term Care Insurance Co	0	\$6,755,935	0.1%	0
67091	Northwestern Mutual Life Insurance Company	0	\$22,184,950	0.3%	0
89206	Ohio National Life Assurance Corporation	1	\$263,936	0.0%	886
67172	Ohio National Life Insurance Company The	0	\$143,977	0.0%	0
67199	Old American Insurance Company	1	\$49,570	0.0%	4,718
24147	Old Republic Insurance Company	0	\$116,591	0.0%	0
67261	Old Republic Life Insurance Company	0	\$658,636	0.0%	0
67326	Old Surety Life Insurance Company	0	\$2,445,007	0.0%	0
76007	Old United Life Insurance Company	0	\$40,849	0.0%	0

**Missouri Department of Insurance**  
**2011 Complaint Report**

<b>Accident and Health Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
20621	Onebeacon America Insurance Company	1	\$657,777	0.0%	356
76112	Oxford Life Insurance Company	0	\$141,704	0.0%	0
67393	Ozark National Life Insurance Company	0	\$76,244	0.0%	0
20346	Pacific Indemnity Company	0	\$133	0.0%	0
70785	Pacificare Life & Health Insurance Company	0	\$322,030	0.0%	0
67539	Pan-american Life Insurance Company	0	\$4,622,793	0.1%	0
67598	Paul Revere Life Insurance Company	3	\$4,822,921	0.1%	145
67628	Pekin Life Insurance Company	0	\$295,293	0.0%	0
67644	Penn Mutual Life Insurance Company The	0	\$124,127	0.0%	0
67660	Pennsylvania Life Insurance Company	7	\$110,737,651	1.5%	15
85561	Perico Life Insurance Company	0	\$1,315,482	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$472,800	0.0%	0
67814	Phoenix Life Insurance Company	0	\$99,629	0.0%	0
72125	Physicians Life Insurance Company	0	\$2,310,100	0.0%	0
80578	Physicians Mutual Insurance Company	6	\$7,533,188	0.1%	186
68039	Presidential Life Insurance Company	0	\$78,503	0.0%	0
65919	Primerica Life Insurance Company	0	\$8,273	0.0%	0
61271	Principal Life Insurance Company	35	\$64,598,522	0.9%	127
68047	Professional Insurance Company	1	\$541,184	0.0%	432
68136	Protective Life Insurance Company	1	\$222,222	0.0%	1,052
67903	Provident American Life & Health Insurance Co	0	\$199,849	0.0%	0
68195	Provident Life & Accident Insurance Company	3	\$16,852,173	0.2%	42
68209	Provident Life & Casualty Insurance Company	0	\$201,470	0.0%	0
68241	Prudential Insurance Company Of America The	7	\$16,714,885	0.2%	98
68284	Pyramid Life Insurance Company	2	\$25,910,921	0.4%	18
39217	QBE Insurance Corporation	0	\$4,365,413	0.1%	0
70211	Reassure America Life Insurance Company	0	\$1,353,191	0.0%	0
68357	Reliable Life Insurance Company	4	\$365,151	0.0%	2,562
68381	Reliance Standard Life Insurance Company	11	\$16,192,682	0.2%	159
61360	Reliastar Life Ins Co of NY	0	\$450,679	0.0%	0
67105	Reliastar Life Insurance Company	1	\$9,609,377	0.1%	24
61700	Renaissance Life & Health Ins Co Of America	1	\$766,311	0.0%	305
68462	Reserve National Insurance Company	11	\$7,918,782	0.1%	325
61506	Resource Life Insurance Company	1	\$-13,463	- 0.0%	9,999
65005	Riversource Life Insurance Company	2	\$5,673,007	0.1%	82
58181	Royal Arcanum Supreme Council Of	0	\$26	0.0%	0
57657	Royal Neighbors Of America	0	\$1,732,708	0.0%	0
60183	S USA Life Insurance Company Inc	0	\$300	0.0%	0
79014	Safehealth Life Insurance Company	0	\$2,898	0.0%	0
60445	Sagicor Life Insurance Company	0	\$1,237	0.0%	0

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Accident and Health Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69914	Sears Life Insurance Company	0	\$558,324	0.0%	0
93742	Securian Life Insurance Company	0	\$25,181	0.0%	0
68721	Security Life Insurance Company Of America	0	\$570,470	0.0%	0
68713	Security Life Of Denver Insurance Company	0	\$1,836	0.0%	0
68772	Security Mutual Life Insurance Company Of NY	0	\$34,517	0.0%	0
69485	Security National Life Insurance Company	0	\$1,648	0.0%	0
76325	Senior Health Insurance Company of PA	28	\$5,357,364	0.1%	1,222
24988	Sentry Insurance A Mutual Company	0	\$55,721	0.0%	0
68810	Sentry Life Insurance Company	0	\$124,356	0.0%	0
97241	Settlers Life Insurance Company	0	\$23,502	0.0%	0
65757	Shelter Life Insurance Company	0	\$11,268,417	0.2%	0
71420	Sierra Health & Life Insurance Company Inc	1	\$912,198	0.0%	256
12575	Silverscript Insurance Company	0	\$16,037,049	0.2%	0
57673	Slovene National Benefit Society	0	\$182	0.0%	0
57142	Sons Of Norway	0	\$37	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$1,515	0.0%	0
42986	Standard Guaranty Insurance Company	0	\$106,108	0.0%	0
69019	Standard Insurance Company	10	\$30,246,709	0.4%	77
86355	Standard Life & Accident Insurance Company	4	\$4,272,967	0.1%	219
71706	Standard Life & Casualty Company	0	\$125	0.0%	0
69078	Standard Security Life Insurance Co Of NY	5	\$2,960,277	0.0%	395
68985	Starmount Life Insurance Company	0	\$10,301	0.0%	0
40045	Starnet Insurance Company	0	\$1,683,251	0.0%	0
38318	Starr Indemnity & Liability Company	1	\$584,317	0.0%	400
25178	State Farm Mutual Automobile Insurance Co	1	\$32,140,085	0.4%	7
69116	State Life Insurance Company	0	\$838,193	0.0%	0
69132	State Mutual Insurance Company	0	\$831,400	0.0%	0
89184	Sterling Investors Life Insurance Company	3	\$4,594,678	0.1%	153
77399	Sterling Life Insurance Company	1	\$1,857,934	0.0%	126
10952	Stonebridge Casualty Insurance Company	0	\$66,927	0.0%	0
65021	Stonebridge Life Insurance Company	15	\$8,211,276	0.1%	427
80926	Sun Life & Health Insurance Company (US	0	\$2,637,700	0.0%	0
80802	Sun Life Assurance Company Of Canada	2	\$22,583,774	0.3%	21
13175	Surency Life & Health Insurance Company	0	\$57,194	0.0%	0
69310	Surety Life Insurance Company	0	\$26	0.0%	0
68608	Symetra Life Insurance Company	0	\$5,104,030	0.1%	0
69345	Teachers Insurance & Annuity Association	0	\$476,252	0.0%	0
56014	Thrivent Financial For Lutherans	1	\$11,366,134	0.2%	21
60142	TIAA-CREF Life Insurance Company	0	\$184,057	0.0%	0
69477	Time Insurance Company	78	\$52,428,104	0.7%	348

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Accident and Health Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
70688	Transamerica Financial Life Ins Co	0	\$1,172,925	0.0%	0
86231	Transamerica Life Insurance Company	33	\$30,692,115	0.4%	251
56006	Travelers Protective Association Of America	0	\$27,922	0.0%	0
61425	Trustmark Insurance Company	3	\$771,191	0.0%	910
62863	Trustmark Life Insurance Company	5	\$7,207,474	0.1%	162
29599	U S Specialty Insurance Company	0	\$163,911	0.0%	0
80314	Unicare Life & Health Insurance Company	6	\$8,076,822	0.1%	174
11121	Unified Life Insurance Company	2	\$298,912	0.0%	1,565
91529	Unimerica Insurance Company	2	\$6,403,768	0.1%	73
69701	Union Bankers Insurance Company	0	\$1,180,980	0.0%	0
80837	Union Central Life Insurance Company	0	\$1,487,609	0.0%	0
62596	Union Fidelity Life Insurance Company	1	\$893,168	0.0%	262
69744	Union Labor Life Insurance Company	0	\$338,032	0.0%	0
70408	Union Security Insurance Company	14	\$24,629,219	0.3%	133
92916	United American Insurance Company	21	\$18,453,007	0.3%	266
56383	United Commercial Travelers Of America	0	\$402,871	0.0%	0
62294	United Concordia Life & Health Ins Co	4	\$3,760,165	0.1%	249
79413	United Healthcare Insurance Company	351	\$1,087,500,309	15.2%	75
63983	United Heritage Life Insurance Company	0	\$1,031	0.0%	0
69922	United Home Life Insurance Company	0	\$806	0.0%	0
69930	United Insurance Company Of America	1	\$74,533	0.0%	3,138
69973	United Life Insurance Company	0	\$21,427	0.0%	0
92703	United National Life Ins Co of America	0	\$270,505	0.0%	0
69868	United Of Omaha Life Insurance Company	25	\$62,852,177	0.9%	93
42129	United Security Assurance Company Of PA	2	\$1,062,884	0.0%	440
81108	United Security Life & Health Insurance Co	15	\$2,522,793	0.0%	1,390
21113	United States Fire Insurance Company	2	\$2,393,883	0.0%	195
70106	United States Life Insurance Co New York	4	\$2,862,517	0.0%	327
63479	United Teacher Associates Insurance Company	2	\$2,229,255	0.0%	210
72850	United World Life Insurance Company	6	\$10,389,431	0.1%	135
70130	Universal Guaranty Life Insurance Company	0	\$1,824	0.0%	0
62235	Unum Life Insurance Company Of America	16	\$50,510,900	0.7%	74
69663	USAA Life Insurance Company	0	\$2,009,868	0.0%	0
94358	Usable Life	1	\$2,096,531	0.0%	112
20397	Vigilant Insurance Company	0	\$101	0.0%	0
53953	Vision Benefits Of America	1	\$2,523,977	0.0%	93
32395	Vision Service Plan Insurance Company	0	\$40,859,513	0.6%	0
70319	Washington National Insurance Company	32	\$17,880,234	0.2%	419
10155	Wellcare Prescription Insurance Inc	0	\$15,775,424	0.2%	0
70335	West Coast Life Insurance Company	0	\$273	0.0%	0

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Accident and Health Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
70483	Western & Southern Life Insurance Company	1	\$914,804	0.0%	256
91413	Western Reserve Life Assurance Co Of Ohio	0	\$1,089,697	0.0%	0
39845	Westport Insurance Corporation	0	\$2,431,403	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$499	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$55,271	0.0%	0
57290	Workmens Benefit Fund Of The US - <i>Withdrawn</i> -	0	\$4	0.0%	0
79987	World Corp Insurance Company	1	\$192,244	0.0%	1,216
70629	World Insurance Company	3	\$3,055,014	0.0%	230
71323	Zale Life Insurance Company	0	\$21,074	0.0%	0
16535	Zurich American Insurance Company	0	\$12,498,150	0.2%	0
<b>Total</b>		<b>3,068</b>	<b>\$7,174,781,940</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance  
2011 Complaint Report**

**Long Term Care Insurance  
Complaint Indices**



**Missouri Department of Insurance  
2011 Complaint Report**

<b>Long Term Care Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
20796	21st Century Premier Insurance Company	0	\$400	0.0%	0
80985	4 Ever Life Insurance Company	0	\$78	0.0%	0
71471	Ability Insurance Company	3	\$2,058,210	0.9%	178
90611	Allianz Life Insurance Co Of North America	2	\$5,436,201	2.3%	45
64190	Allianz Life Insurance Company Of New York	0	\$5,353	0.0%	0
60186	Allstate Life Insurance Company	0	\$102,035	0.0%	0
60380	American Family Life Assurance Co of Col.	3	\$509,731	0.2%	719
19275	American Family Mutual Insurance Company	0	\$750,772	0.3%	0
60410	American Fidelity Assurance Company	0	\$526,646	0.2%	0
60488	American General Life Insurance Co	0	\$2,848	0.0%	0
66842	American General Life Insurance Co Of DE	0	\$473,527	0.2%	0
60534	American Heritage Life Insurance Company	0	\$751,402	0.3%	0
60763	American Pioneer Life Insurance Company	0	\$70,917	0.0%	0
60836	American Republic Insurance Company	1	\$830,614	0.3%	147
60895	American United Life Insurance Company	0	\$1,828	0.0%	0
71439	Assurity Life Insurance Company	0	\$69,052	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$133,881	0.1%	0
61263	Bankers Life & Casualty Company	38	\$19,673,232	8.3%	236
38245	BCS Insurance Company	0	\$10	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$948,802	0.4%	0
90638	Best Life & Health Insurance Company	0	\$1,501	0.0%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$706,049	0.3%	0
57487	Catholic Order Of Foresters	0	\$14,185	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$12,996	0.0%	0
61883	Central United Life Insurance Company	0	\$997	0.0%	0
61859	Christian Fidelity Life Insurance Co	0	\$225,671	0.1%	0
76236	Cincinnati Life Insurance Company The	0	\$34,927	0.0%	0
62626	CMFG Life Insurance Company	1	\$944,037	0.4%	129
62065	Colonial Penn Life Insurance Company	0	\$1,342	0.0%	0
62146	Combined Insurance Co Of America	0	\$413,865	0.2%	0
62308	Connecticut General Life Ins Co	0	\$33,676	0.0%	0
65900	Conseco Life Insurance Co	0	\$97,656	0.0%	0
20443	Continental Casualty Company	10	\$8,231,211	3.5%	148
71404	Continental General Insurance Company	1	\$818,103	0.3%	149
68500	Continental Life Ins Co Of Brentwood TN	0	\$170,330	0.1%	0
62553	Country Life Insurance Company	1	\$284,996	0.1%	429
62952	Equitable Life & Casualty Insurance Company	15	\$8,796,349	3.7%	208
63177	Farmers New World Life Insurance Company	0	\$288,500	0.1%	0
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$4,139	0.0%	0
65536	Genworth Life & Annuity Insurance Company	0	\$198,818	0.1%	0

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Long Term Care Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
70025	Genworth Life Insurance Company	8	\$37,799,272	15.9%	26
63312	Great American Life Insurance Company	0	\$656,834	0.3%	0
64211	Guarantee Trust Life Insurance Company	5	\$994,255	0.4%	614
64238	Guaranty Income Life Insurance Company	0	\$34,002	0.0%	0
88072	Hartford Life Insurance Company	0	\$16,265	0.0%	0
78972	Healthy Alliance Life Insurance Company	0	\$98,936	0.0%	0
65056	Jackson National Life Insurance Company	0	\$16,474	0.0%	0
65080	John Alden Life Insurance Company	0	\$517,418	0.2%	0
93610	John Hancock Life & Health Insurance Company	1	\$54,045	0.0%	2,261
65838	John Hancock Life Insurance Company	5	\$28,794,728	12.1%	21
65110	Kanawha Insurance Company	1	\$340,775	0.1%	359
58033	Knights Of Columbus	1	\$2,008,286	0.8%	61
77720	Lifefecure Insurance Company	0	\$40,315	0.0%	0
65595	Lincoln Benefit Life Company	0	\$4,518,443	1.9%	0
65676	Lincoln National Life Insurance Company	0	\$169,205	0.1%	0
68446	Longevity Insurance Company	0	\$10,095	0.0%	0
65722	Loyal American Life Insurance Company	0	\$60,019	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,014,621	0.8%	0
69515	Medamerica Insurance Company	1	\$471,105	0.2%	259
31119	Medico Insurance Company	1	\$1,499,573	0.6%	81
97055	Mega Life & Health Insurance Company The	0	\$2,028	0.0%	0
87726	Metlife Insurance Company Of Connecticut	7	\$1,607,387	0.7%	532
65978	Metropolitan Life Insurance Company	5	\$23,360,714	9.8%	26
66087	Midwest National Life Insurance Co Of TN	0	\$46,802	0.0%	0
66168	Minnesota Life Insurance Company	0	\$109,276	0.0%	0
66281	Monumental Life Insurance Company	0	\$181,637	0.1%	0
66370	Mony Life Insurance Company	0	\$4,491	0.0%	0
71412	Mutual Of Omaha Insurance Company	1	\$5,605,152	2.4%	22
60593	National States Insurance Company-Liquidation-	4	\$370,803	0.2%	1,318
66915	New York Life Insurance Company	0	\$3,529,971	1.5%	0
69000	Northwestern Long Term Care Insurance Co	0	\$6,755,935	2.8%	0
67199	Old American Insurance Company	0	\$798	0.0%	0
67628	Pekin Life Insurance Company	0	\$2,384	0.0%	0
67660	Pennsylvania Life Insurance Company	0	\$275,640	0.1%	0
67784	Philadelphia American Life Insurance Company	0	\$3,433	0.0%	0
80578	Physicians Mutual Insurance Company	1	\$947,775	0.4%	129
65919	Primerica Life Insurance Company	0	\$1,887	0.0%	0
61271	Principal Life Insurance Company	0	\$175,412	0.1%	0
68195	Provident Life & Accident Insurance Company	0	\$627,140	0.3%	0
68241	Prudential Insurance Company Of America The	3	\$3,988,371	1.7%	92

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Long Term Care Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
68284	Pyramid Life Insurance Company	0	\$51,070	0.0%	0
70211	Reassure America Life Insurance Company	0	\$515,491	0.2%	0
65005	Riversource Life Insurance Company	2	\$4,048,393	1.7%	60
76325	Senior Health Insurance Company of PA	26	\$5,357,364	2.2%	593
24988	Sentry Insurance A Mutual Company	0	\$15,530	0.0%	0
68810	Sentry Life Insurance Company (l&h Acct	0	\$8,287	0.0%	0
86355	Standard Life & Accident Insurance Company	0	\$107,826	0.0%	0
69078	Standard Security Life Insurance Co Of NY	0	\$331,821	0.1%	0
25178	State Farm Mutual Automobile Insurance Co	0	\$5,928,072	2.5%	0
69116	State Life Insurance Company	0	\$837,302	0.4%	0
69132	State Mutual Insurance Company	0	\$22,153	0.0%	0
65021	Stonebridge Life Insurance Company	11	\$1,993,266	0.8%	674
69345	Teachers Insurance & Annuity Association	0	\$362,843	0.2%	0
56014	Thrivent Financial For Lutherans	1	\$7,100,170	3.0%	17
60142	TIAA-CREF Life Insurance Company	0	\$184,057	0.1%	0
69477	Time Insurance Company	3	\$1,376,482	0.6%	266
86231	Transamerica Life Insurance Company	18	\$12,080,852	5.1%	182
69701	Union Bankers Insurance Company	0	\$103,699	0.0%	0
70408	Union Security Insurance Company	2	\$1,808,084	0.8%	135
92916	United American Insurance Company	7	\$755,182	0.3%	1,133
92703	United National Life Ins Co of America	0	\$4,807	0.0%	0
69868	United Of Omaha Life Insurance Company	0	\$792,565	0.3%	0
42129	United Security Assurance Company Of PA	1	\$1,027,116	0.4%	119
63479	United Teacher Associates Insurance Company	0	\$309,547	0.1%	0
62235	Unum Life Insurance Company Of America	0	\$10,853,573	4.6%	0
70319	Washington National Insurance Company	5	\$1,015,712	0.4%	602
57320	Woodmen Of The World Life Insurance Society	0	\$13,710	0.0%	0
<b>Total</b>		<b>195</b>	<b>\$238,341,562</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance  
2011 Complaint Report**

**Medicare Supplement Insurance**

**Complaint Indices**

**Missouri Department of Insurance**  
**2011 Complaint Report**

**Medicare Supplement Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
20796	21st Century Premier Insurance Company	0	\$18,292	0.0%	0
71471	Ability Insurance Company	0	\$111,161	0.0%	0
71390	Admiral Life Insurance Company Of America	3	\$5,170,142	0.9%	187
60054	Aetna Life Insurance Company	1	\$14,439	0.0%	9,999
90611	Allianz Life Insurance Co Of North America	0	\$17,431	0.0%	0
12321	American Continental Insurance Company	3	\$10,239,073	1.7%	94
60380	American Family Life Assurance Co of Col.	1	\$645,052	0.1%	499
19275	American Family Mutual Insurance Company	0	\$9,249,763	1.6%	0
66672	American General Life & Accident Insurance Co	0	\$227,632	0.0%	0
60577	American Income Life Insurance Co	0	\$6,593	0.0%	0
60739	American National Insurance Company	0	\$24,625	0.0%	0
71773	American National Life Ins Co Of TX	7	\$6,838,275	1.2%	329
60763	American Pioneer Life Insurance Company	3	\$2,421,483	0.4%	399
80624	American Progressive Life & Health Insurance	1	\$6,989	0.0%	9,999
67679	American Republic Corp Insurance Company	0	\$3,371,909	0.6%	0
60836	American Republic Insurance Company	4	\$19,763,570	3.4%	65
56499	Assured Life Association	0	\$15,717	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$21,549	0.0%	0
61239	Bankers Fidelity Life Insurance Company	0	\$1,091,727	0.2%	0
61263	Bankers Life & Casualty Company	10	\$18,142,952	3.1%	177
47171	Blue Cross & Blue Shield Of Kansas City	4	\$34,048,492	5.8%	38
80799	Celtic Insurance Company	0	\$107,726	0.0%	0
61727	Central Reserve Life Insurance Company	1	\$334,184	0.1%	963
61735	Central Security Life Insurance Co	0	\$3,230	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$626,684	0.1%	0
61883	Central United Life Insurance Company	0	\$147,182	0.0%	0
61859	Christian Fidelity Life Insurance Co	0	\$16,065,650	2.7%	0
62065	Colonial Penn Life Insurance Company	1	\$1,649,267	0.3%	195
62146	Combined Insurance Co Of America	0	\$4,092,994	0.7%	0
62308	Connecticut General Life Ins Co	0	\$23,852	0.0%	0
65900	Conseco Life Insurance Co	0	\$58,912	0.0%	0
62359	Constitution Life Insurance Company	0	\$86,822	0.0%	0
71404	Continental General Insurance Company	1	\$1,187,783	0.2%	271
68500	Continental Life Ins Co Of Brentwood TN	1	\$15,437,049	2.6%	21
62553	Country Life Insurance Company	0	\$253,954	0.0%	0
56138	CSA Fraternal Life	0	\$97,009	0.0%	0
62928	EMC National Life Company	0	\$4,394	0.0%	0
62952	Equitable Life & Casualty Insurance Company	1	\$5,015,817	0.9%	64
63053	Family Life Insurance Company	1	\$564,830	0.1%	570
91642	Forethought Life Insurance Company	0	\$83	0.0%	0

**Missouri Department of Insurance  
2011 Complaint Report**

**Medicare Supplement Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
65536	Genworth Life & Annuity Insurance Company	0	\$1,922,323	0.3%	0
70025	Genworth Life Insurance Company	1	\$123,211	0.0%	2,612
70939	Gerber Life Insurance Company	2	\$2,074,189	0.4%	310
91472	Globe Life & Accident Insurance Company	3	\$1,222,404	0.2%	790
62286	Golden Rule Insurance Company	2	\$2,870,685	0.5%	224
63967	Government Personnel Mutual Life Insurance Co	0	\$494,689	0.1%	0
63312	Great American Life Insurance Company	1	\$694,655	0.1%	463
64211	Guarantee Trust Life Insurance Company	0	\$582,748	0.1%	0
70815	Hartford Life & Accident Insurance Company	0	\$10,880,936	1.8%	0
88072	Hartford Life Insurance Company	0	\$796,214	0.1%	0
70670	Health Care Service Corporation	0	\$1,545,906	0.3%	0
78972	Healthy Alliance Life Insurance Company	36	\$86,129,111	14.6%	135
66214	Heartland National Life Insurance Company	1	\$3,870,659	0.7%	83
73288	Humana Insurance Company	7	\$1,519,500	0.3%	1,482
97764	Idealife Insurance Company	0	\$79,918	0.0%	0
86509	ING Life Insurance & Annuity Company	0	\$443	0.0%	0
65056	Jackson National Life Insurance Company	0	\$35,592	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$106,286	0.0%	0
65110	Kanawha Insurance Company	0	\$2,137	0.0%	0
65129	Kansas City Life Insurance Company	0	\$7,546	0.0%	0
65331	Liberty National Life Insurance Company	0	\$8,598	0.0%	0
77720	Lifesecond Insurance Company	0	\$772	0.0%	0
65927	Lincoln Heritage Life Insurance Company	0	\$88,355	0.0%	0
65722	Loyal American Life Insurance Company	1	\$1,795,717	0.3%	179
71072	Marquette National Life Insurance Company	1	\$988,938	0.2%	325
31119	Medico Insurance Company	3	\$13,660,907	2.3%	71
97055	Mega Life & Health Insurance Company The	0	\$1,704	0.0%	0
65978	Metropolitan Life Insurance Company	0	\$355	0.0%	0
66087	Midwest National Life Insurance Co Of TN	0	\$1,552	0.0%	0
66281	Monumental Life Insurance Company	0	\$498,235	0.1%	0
66370	Mony Life Insurance Company	0	\$500	0.0%	0
13331	Motorists Commercial Mutual Insurance Company	0	\$1,364	0.0%	0
71412	Mutual Of Omaha Insurance Company	3	\$18,792,440	3.2%	51
61409	National Benefit Life Insurance Company	0	\$892	0.0%	0
98205	National Foundation Life Insurance Company	0	\$24,937	0.0%	0
82538	National Health Insurance Company	0	\$2,289	0.0%	0
60593	National States Insurance Company-Liquidation-	6	\$1,381,160	0.2%	1,398
66869	Nationwide Life Insurance Company	0	\$4,885	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$105,135	0.0%	0
66915	New York Life Insurance Company	0	\$311,425	0.1%	0

**Missouri Department of Insurance**  
**2011 Complaint Report**

**Medicare Supplement Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
68349	North American Insurance Company	1	\$4,192,680	0.7%	77
67199	Old American Insurance Company	0	\$8,186	0.0%	0
67326	Old Surety Life Insurance Company	0	\$2,437,653	0.4%	0
76112	Oxford Life Insurance Company	0	\$141,704	0.0%	0
70785	Pacificare Life & Health Insurance Company	0	\$329,459	0.1%	0
67628	Pekin Life Insurance Company	0	\$26,844	0.0%	0
67660	Pennsylvania Life Insurance Company	0	\$236,556	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$2,115	0.0%	0
72125	Physicians Life Insurance Company	0	\$2,310,100	0.4%	0
80578	Physicians Mutual Insurance Company	2	\$4,072,385	0.7%	158
61271	Principal Life Insurance Company	0	\$2,562,876	0.4%	0
67903	Provident American Life & Health Insurance Co	0	\$199,849	0.0%	0
68241	Prudential Insurance Company Of America The	0	\$2,060	0.0%	0
68284	Pyramid Life Insurance Company	1	\$234,746	0.0%	1,371
70211	Reassure America Life Insurance Company	0	\$32,564	0.0%	0
68462	Reserve National Insurance Company	1	\$2,595,693	0.4%	124
57657	Royal Neighbors Of America	0	\$1,732,708	0.3%	0
65757	Shelter Life Insurance Company	0	\$519,727	0.1%	0
86355	Standard Life & Accident Insurance Company	3	\$3,866,152	0.7%	250
25178	State Farm Mutual Automobile Insurance Co	0	\$10,901,587	1.9%	0
69132	State Mutual Insurance Company	0	\$809,247	0.1%	0
89184	Sterling Investors Life Insurance Company	1	\$3,947,957	0.7%	82
77399	Sterling Life Insurance Company	0	\$1,073,864	0.2%	0
56014	Thrivent Financial For Lutherans	0	\$2,957,316	0.5%	0
69477	Time Insurance Company	0	\$4,517	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$508	0.0%	0
86231	Transamerica Life Insurance Company	6	\$6,108,812	1.0%	316
61425	Trustmark Insurance Company	0	\$54,154	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$19,280	0.0%	0
11121	Unified Life Insurance Company	1	\$83,107	0.0%	3,872
69701	Union Bankers Insurance Company	0	\$1,071,043	0.2%	0
62596	Union Fidelity Life Insurance Company	0	\$108,035	0.0%	0
69744	Union Labor Life Insurance Company	0	\$47,000	0.0%	0
92916	United American Insurance Company	0	\$6,384,405	1.1%	0
56383	United Commercial Travelers Of America	0	\$372,619	0.1%	0
79413	United Healthcare Insurance Company	23	\$146,726,703	24.9%	50
92703	United National Life Ins Co of America	0	\$151,256	0.0%	0
69868	United Of Omaha Life Insurance Company	21	\$53,017,564	9.0%	127
63479	United Teacher Associates Insurance Company	1	\$1,479,960	0.3%	217
72850	United World Life Insurance Company	6	\$10,389,431	1.8%	186

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Medicare Supplement Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69663	USAA Life Insurance Company	0	\$1,921,519	0.3%	0
70319	Washington National Insurance Company	5	\$5,607,327	1.0%	287
79987	World Corp Insurance Company	1	\$192,244	0.0%	1,674
70629	World Insurance Company	0	\$141,249	0.0%	0
<b>Total</b>		<b>183</b>	<b>\$588,908,361</b>	<b>100.0%</b>	<b>.</b>



**Missouri Department of Insurance  
2011 Complaint Report**

**Life Insurance & Annuities**

**Complaint Indices**

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Life and Annuity Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
80985	4 Ever Life Insurance Company	0	\$129,463	0.0%	0
77879	5 Star Life Insurance Company	1	\$2,118,228	0.0%	340
71854	AAA Life Insurance Company	2	\$3,398,118	0.0%	424
71471	Ability Insurance Company	0	\$19,714	0.0%	0
60038	Acacia Life Insurance Co	1	\$493,332	0.0%	1,461
60054	Aetna Life Insurance Company	3	\$13,761,060	0.2%	157
97780	AGC Life Insurance Company	0	\$15	0.0%	0
90611	Allianz Life Insurance Co Of North America	15	\$255,024,009	3.2%	42
64190	Allianz Life Insurance Company Of New York	0	\$5,709,846	0.1%	0
70866	Allstate Assurance Company	0	\$367	0.0%	0
60186	Allstate Life Insurance Company	6	\$11,086,430	0.1%	390
70874	Allstate Life Insurance Company Of New York	0	\$520,570	0.0%	0
60216	Amalgamated Life Insurance Company	1	\$107,482	0.0%	6,708
68594	American Amicable Life Insurance Co of TX	0	\$862,422	0.0%	0
60275	American Bankers Life Assurance Of Florida	0	\$1,340,209	0.0%	0
60291	American Capitol Insurance Company	1	\$40,989	0.0%	9,999
60305	American Community Mutual Ins Co- <i>Suspended-</i>	0	\$72,063	0.0%	0
12321	American Continental Insurance Company	0	\$77,904	0.0%	0
92738	American Equity Investment Life Ins Co	4	\$102,206,299	1.3%	28
60380	American Family Life Assurance Co of Col.	2	\$3,059,452	0.0%	471
60399	American Family Life Insurance Company	8	\$48,791,185	0.6%	118
98736	American Federated Life Insurance Company	0	\$307,048	0.0%	0
60410	American Fidelity Assurance Company	1	\$4,594,736	0.1%	157
60429	American Fidelity Life Insurance Company	0	\$355,663	0.0%	0
69337	American Financial Security Life Insurance Co	0	\$10,574	0.0%	0
68373	American General Assurance Company	1	\$855,173	0.0%	843
66672	American General Life & Accident Insurance Co	25	\$9,382,147	0.1%	1,921
60488	American General Life Insurance Co	23	\$52,689,166	0.7%	315
66842	American General Life Insurance Co Of DE	0	\$1,261,430	0.0%	0
60518	American Health & Life Insurance Company	6	\$2,074,909	0.0%	2,085
60534	American Heritage Life Insurance Company	7	\$6,190,855	0.1%	815
60542	American Home Life Insurance Company	0	\$1,738,719	0.0%	0
60577	American Income Life Insurance Co	14	\$9,869,164	0.1%	1,023
67253	American Life & Security Corp	0	\$249,373	0.0%	0
81213	American Maturity Life Insurance Co	0	\$34,088	0.0%	0
97179	American Medical Security Life Ins Co	0	\$108,101	0.0%	0
67989	American Memorial Life Insurance Company	1	\$3,755,336	0.0%	192
65811	American Modern Life Insurance Company	0	\$1,862,754	0.0%	0
60739	American National Insurance Company	7	\$52,122,264	0.7%	97
71773	American National Life Ins Co Of TX	1	\$158,164	0.0%	4,558

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Life and Annuity Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
60763	American Pioneer Life Insurance Company	0	\$348,247	0.0%	0
80624	American Progressive Life & Health Ins Co	0	\$3,131	0.0%	0
60801	American Public Life Insurance Company	0	\$16,793	0.0%	0
60836	American Republic Insurance Company	1	\$1,332,866	0.0%	541
92649	American Underwriters Life Insurance Company	0	\$787,055	0.0%	0
60895	American United Life Insurance Company	2	\$104,581,486	1.3%	14
61999	Americo Financial Life & Annuity Insurance Co	8	\$5,666,878	0.1%	1,018
61301	Ameritas Life Insurance Corp	1	\$17,058,003	0.2%	42
72222	AMICA Life Insurance Company	0	\$217,779	0.0%	0
93661	Annuity Investors Life Insurance Company	0	\$521,809	0.0%	0
61069	Anthem Life Insurance Company	0	\$9,240,712	0.1%	0
56499	Assured Life Association	0	\$26,890	0.0%	0
71439	Assurity Life Insurance Company	4	\$4,095,179	0.1%	704
61492	Athene Annuity & Life Assurance Company	6	\$22,630,120	0.3%	191
61093	Atlanta Life Insurance Company	8	\$70,391	0.0%	9,999
61182	Aurora National Life Assurance Company	1	\$675,953	0.0%	1,067
84522	Auto Club Life Insurance Company	0	\$34,690	0.0%	0
61190	Auto Owners Life Insurance Company	1	\$5,349,477	0.1%	135
61689	Aviva Life & Annuity Company	11	\$148,405,219	1.9%	53
62880	AXA Equitable Life & Annuity Company	1	\$488,917	0.0%	1,475
62944	AXA Equitable Life Insurance Company	8	\$155,070,940	1.9%	37
68160	Balboa Life Insurance Company	0	\$79,680	0.0%	0
61212	Baltimore Life Insurance Company The	0	\$264,370	0.0%	0
61239	Bankers Fidelity Life Insurance Company	0	\$51,386	0.0%	0
61263	Bankers Life & Casualty Company	30	\$27,266,506	0.3%	793
81043	Bankers Life Insurance Company	0	\$1,289,540	0.0%	0
94250	Banner Life Insurance Company	2	\$10,935,627	0.1%	132
61395	Beneficial Life Insurance Company	0	\$161,748	0.0%	0
64890	Berkley Life & Health Insurance Company	0	\$24,924	0.0%	0
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$22,807,720	0.3%	0
71714	Berkshire Life Insurance Company Of America	0	\$35,241	0.0%	0
90638	Best Life & Health Insurance Company	0	\$94	0.0%	0
61476	Boston Mutual Life Insurance Company	2	\$5,440,144	0.1%	265
74900	Brokers National Life Assurance Company	0	\$11,248	0.0%	0
93432	C M Life Insurance Company	3	\$16,696,357	0.2%	130
81000	Cambridge Life Insurance Company	0	\$189	0.0%	0
80659	Canada Life Assurance Company	0	\$1,683,980	0.0%	0
61573	Capital Reserve Life Insurance Company	3	\$625,495	0.0%	3,458
61581	Capitol Life Insurance Company	0	\$55,924	0.0%	0
56030	Catholic Financial Life	1	\$539,090	0.0%	1,337

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Life and Annuity Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
57770	Catholic Holy Family Society	0	\$2,178,864	0.0%	0
57487	Catholic Order Of Foresters	0	\$311,369	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$58,634	0.0%	0
61735	Central Security Life Insurance Co	4	\$463,073	0.0%	6,228
61751	Central States Health & Life Co Of Omaha	6	\$3,684,769	0.0%	1,174
61883	Central United Life Insurance Company	0	\$135,850	0.0%	0
62383	Centurion Life Insurance Company	0	\$5,224,256	0.1%	0
94447	Century Life Assurance Company	0	\$1,239	0.0%	0
61808	Charter National Life Insurance Co	0	\$1,933	0.0%	0
61824	Cherokee National Life Insurance Company	1	\$145,979	0.0%	4,939
61832	Chesapeake Life Insurance Company The	2	\$1,107,446	0.0%	1,302
61859	Christian Fidelity Life Insurance Co	1	\$514,929	0.0%	1,400
61875	Church Life Insurance Corporation	0	\$377,075	0.0%	0
71463	Cica Life Insurance Company Of America	0	\$1,753,295	0.0%	0
67369	CIGNA Health & Life Insurance Company	1	\$9,147	0.0%	9,999
76236	Cincinnati Life Insurance Company The	1	\$9,749,048	0.1%	74
61921	Citizens Security Life Ins Co	0	\$184,887	0.0%	0
62626	CMFG Life Insurance Company	1	\$22,352,964	0.3%	32
62049	Colonial Life & Accident Insurance Company	0	\$2,755,222	0.0%	0
62065	Colonial Penn Life Insurance Company	6	\$2,730,953	0.0%	1,584
84786	Colorado Bankers Life Ins Co	0	\$1,355,390	0.0%	0
76023	Columbian Life Insurance Company	3	\$2,206,961	0.0%	980
62103	Columbian Mutual Life Insurance Co	1	\$104,605	0.0%	6,892
99937	Columbus Life Insurance Company	1	\$20,731,441	0.3%	35
62146	Combined Insurance Co Of America	9	\$1,817,813	0.0%	3,569
84824	Commonwealth Annuity & Life Insurance Co	3	\$2,109,512	0.0%	1,025
77828	Companion Life Insurance Company	0	\$236,608	0.0%	0
60984	Compbenefits Insurance Company	0	\$3,618	0.0%	0
62308	Connecticut General Life Ins Co	1	\$6,025,656	0.1%	120
65900	Conseco Life Insurance Co	23	\$2,638,500	0.0%	6,285
62359	Constitution Life Insurance Company	2	\$216,065	0.0%	6,674
71730	Continental American Insurance Company	0	\$15,077	0.0%	0
62413	Continental Assurance Company	1	\$509,110	0.0%	1,416
71404	Continental General Insurance Company	3	\$430,795	0.0%	5,021
68500	Continental Life Ins Co Of Brentwood TN	0	\$544,431	0.0%	0
94218	Country Investors Life Assurance Company	0	\$1,835,178	0.0%	0
62553	Country Life Insurance Company	1	\$5,820,731	0.1%	124
56634	Croatian Fraternal Union Of America	0	\$113,030	0.0%	0
80675	Crown Life Insurance Company	0	\$572,315	0.0%	0
56138	CSA Fraternal Life	0	\$176,322	0.0%	0

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Life and Annuity Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
82880	Csi Life Insurance Company	0	\$4,058	0.0%	0
57088	Degree Of Honor Protective Assoc	0	\$278,199	0.0%	0
97705	Direct General Life Insurance Company	1	\$340,173	0.0%	2,119
62928	EMC National Life Company	2	\$4,501,235	0.1%	320
84174	Employees Life Company (mutual	0	\$865,150	0.0%	0
64149	Epic Life Insurance Company The	0	\$30,016	0.0%	0
62952	Equitable Life & Casualty Insurance Company	0	\$903,046	0.0%	0
56057	Equitable Reserve Association	0	\$6,243	0.0%	0
62510	Equitrust Life Insurance Company	4	\$17,413,426	0.2%	166
70742	Family Benefit Life Insurance Company	0	\$1,520,018	0.0%	0
77968	Family Heritage Life Insurance Co Of America	0	\$5,684	0.0%	0
63053	Family Life Insurance Company	1	\$155,516	0.0%	4,636
74004	Family Service Life Insurance Company	0	\$38	0.0%	0
63118	Farm Bureau Life Ins Co of MO	4	\$43,052,928	0.5%	67
63177	Farmers New World Life Insurance Company	11	\$26,249,343	0.3%	302
63223	Federal Life Insurance Company (mutual	0	\$243,120	0.0%	0
63258	Federated Life Insurance Company	0	\$6,385,593	0.1%	0
63274	Fidelity & Guaranty Life Insurance Company	8	\$22,909,977	0.3%	252
93696	Fidelity Investments Life Insurance Company	1	\$12,897,664	0.2%	56
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$1,221,016	0.0%	0
71870	Fidelity Security Life Insurance Company	1	\$11,745,226	0.1%	61
71455	Financial American Life Insurance Company	8	\$685,711	0.0%	8,411
69140	First Allmerica Financial Life Insurance Co	0	\$181,704	0.0%	0
11591	First Berkshire Hathaway Life Insurance Co	0	\$456,000	0.0%	0
56332	First Catholic Slovak Ladies Association	0	\$217,353	0.0%	0
56340	First Catholic Slovak Union Of The United States	0	\$443	0.0%	0
84034	First Guaranty Insurance Company	0	\$2,819	0.0%	0
90328	First Health Life & Health Insurance Company	0	\$19,928	0.0%	0
63495	First Investors Life Insurance Company	0	\$390,108	0.0%	0
67652	First Penn-pacific Life Insurance Company	0	\$3,277,382	0.0%	0
91642	Forethought Life Insurance Company	3	\$12,744,502	0.2%	170
71129	Fort Dearborn Life Insurance Company	0	\$6,146,865	0.1%	0
62324	Freedom Life Insurance Company Of America	0	\$54,875	0.0%	0
99775	Funeral Directors Life Insurance Co	0	\$2,330,670	0.0%	0
63657	Garden State Life Insurance Company	4	\$550,953	0.0%	5,234
63665	General American Life Insurance Company	13	\$30,281,346	0.4%	310
65536	Genworth Life & Annuity Insurance Company	5	\$49,400,082	0.6%	73
70025	Genworth Life Insurance Company	0	\$25,059,289	0.3%	0
70939	Gerber Life Insurance Company	6	\$5,301,258	0.1%	816
56154	Gleaner Life Insurance Society	0	\$5,063,137	0.1%	0

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Life and Annuity Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
91472	Globe Life & Accident Insurance Company	40	\$15,001,152	0.2%	1,922
62286	Golden Rule Insurance Company	0	\$2,333,554	0.0%	0
63967	Government Personnel Mutual Life Insurance Co	1	\$607,754	0.0%	1,186
71218	Grange Life Insurance Company	0	\$66,773	0.0%	0
63312	Great American Life Insurance Company	1	\$30,220,496	0.4%	24
90212	Great Southern Life Insurance Company	2	\$706,968	0.0%	2,040
80705	Great West Life Assurance Company	2	\$380,473	0.0%	3,790
71480	Great Western Insurance Company	0	\$631,027	0.0%	0
68322	Great-West Life & Annuity Insurance Company	6	\$138,879,266	1.7%	31
56685	Greater Beneficial Union Of Pittsburgh	0	\$915,798	0.0%	0
64211	Guarantee Trust Life Insurance Company	4	\$1,147,842	0.0%	2,512
64238	Guaranty Income Life Insurance Company	0	\$738,012	0.0%	0
78778	Guardian Insurance & Annuity Company Inc	0	\$9,309,190	0.1%	0
64246	Guardian Life Insurance Company Of America	4	\$28,637,038	0.4%	101
70815	Hartford Life & Accident Insurance Company	10	\$45,299,188	0.6%	159
71153	Hartford Life & Annuity Insurance Company	6	\$51,294,484	0.6%	84
88072	Hartford Life Insurance Company	4	\$5,033,523	0.1%	573
92711	HCC Life Insurance Company	1	\$89,858	0.0%	8,023
66214	Heartland National Life Insurance Company	0	\$29,950	0.0%	0
62421	Heritage Union Life Insurance Company	0	\$106,956	0.0%	0
93440	HM Life Insurance Company	0	\$10,776	0.0%	0
64505	Homesteaders Life Company	1	\$5,509,097	0.1%	131
64513	Horace Mann Life Insurance Company	0	\$3,908,551	0.0%	0
93777	Household Life Insurance Company	6	\$2,409,276	0.0%	1,795
73288	Humana Insurance Company	1	\$1,212,920	0.0%	594
70580	Humanadental Insurance Company	0	\$37,025	0.0%	0
91693	IA American Life Insurance Company	0	\$12,269	0.0%	0
97764	Idealife Insurance Company	1	\$40,383	0.0%	9,999
64580	Illinois Mutual Life Insurance Company	1	\$2,204,376	0.0%	327
58068	Independent Order Of Foresters The	2	\$2,650,097	0.0%	544
81779	Individual Assurance Co Life Health & Accident	0	\$2,341,886	0.0%	0
84514	Industrial Alliance Pacific Insurance & Financial	0	\$213,250	0.0%	0
86509	ING Life Insurance & Annuity Company	3	\$111,268,933	1.4%	19
80942	ING USA Annuity & Life Ins Co	3	\$71,610,256	0.9%	30
74780	Integrity Life Insurance Company	0	\$6,745,531	0.1%	0
64831	Intramerica Life Insurance Company	0	\$888	0.0%	0
85189	Investors Consolidated Insurance Company	0	\$733	0.0%	0
64904	Investors Heritage Life Insurance Company	0	\$36,020	0.0%	0
64939	Investors Insurance Corporation	0	\$1,704,113	0.0%	0
63487	Investors Life Insurance Co Of North America	1	\$517,589	0.0%	1,393

**Missouri Department of Insurance**  
**2011 Complaint Report**

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
65056	Jackson National Life Insurance Company	13	\$346,004,119	4.3%	27
64017	Jefferson National Life Insurance Company	1	\$2,973,096	0.0%	242
65080	John Alden Life Insurance Company	1	\$379,393	0.0%	1,900
93610	John Hancock Life & Health Insurance Company	1	\$36,001	0.0%	9,999
65838	John Hancock Life Insurance Company	9	\$170,064,183	2.1%	38
65110	Kanawha Insurance Company	1	\$1,789,587	0.0%	403
65129	Kansas City Life Insurance Company	8	\$24,495,351	0.3%	235
58033	Knights Of Columbus	5	\$24,718,265	0.3%	146
65242	Lafayette Life Insurance Company The	1	\$11,022,338	0.1%	65
82252	Landmark Life Insurance Company	0	\$1,649	0.0%	0
74799	Leaders Life Insurance Company	0	\$3,895	0.0%	0
71595	Lewer Life Insurance Company	0	\$3,563	0.0%	0
65315	Liberty Life Assurance Company Of Boston	0	\$5,811,017	0.1%	0
65331	Liberty National Life Insurance Company	0	\$6,164,318	0.1%	0
65498	Life Insurance Company Of North America	6	\$12,040,543	0.2%	359
65528	Life Insurance Company Of The Southwest	1	\$9,702,454	0.1%	74
77720	Lifesecond Insurance Company	1	\$78,363	0.0%	9,200
65595	Lincoln Benefit Life Company	5	\$27,392,961	0.3%	132
65927	Lincoln Heritage Life Insurance Company	5	\$6,028,229	0.1%	598
62057	Lincoln Life & Annuity Company Of New York	0	\$450,537	0.0%	0
65676	Lincoln National Life Insurance Company	29	\$365,528,984	4.6%	57
68446	Longevity Insurance Company	0	\$7,280	0.0%	0
65722	Loyal American Life Insurance Company	1	\$211,132	0.0%	3,415
56758	Loyal Christian Benefit Association	0	\$10,066	0.0%	0
65781	Madison National Life Insurance Company Inc	0	\$469,584	0.0%	0
61018	Magna Insurance Company	0	\$2,576	0.0%	0
60321	Mamsi Life & Health Insurance Company	0	\$75,117	0.0%	0
65870	Manhattan Life Insurance Company	0	\$99,659	0.0%	0
67083	Manhattan National Life Insurance Company	0	\$907,101	0.0%	0
71072	Marquette National Life Insurance Company	0	\$20,424	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	4	\$75,192,623	0.9%	38
31119	Medico Insurance Company	0	\$22,134	0.0%	0
97055	Mega Life & Health Insurance Company The	0	\$404,555	0.0%	0
86126	Members Life Insurance Company	0	\$7,177	0.0%	0
65951	Merit Life Insurance Co	2	\$971,073	0.0%	1,485
87726	Metlife Insurance Company Of Connecticut	2	\$26,135,845	0.3%	55
93513	Metlife Investors Insurance Company	0	\$81,924,799	1.0%	0
61050	Metlife Investors USA Insurance Company	3	\$311,674,822	3.9%	7
65978	Metropolitan Life Insurance Company	44	\$253,904,439	3.2%	125
97136	Metropolitan Tower Life Insurance Company	2	\$2,552,646	0.0%	565

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Life and Annuity Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
66044	Midland National Life Insurance Company	10	\$32,707,026	0.4%	220
66087	Midwest National Life Insurance Co Of TN	0	\$69,436	0.0%	0
66109	Midwestern United Life Insurance Company	0	\$31,968	0.0%	0
66168	Minnesota Life Insurance Company	4	\$64,455,306	0.8%	45
76040	Missouri Valley Life & Health Insurance Co	0	\$1,182,324	0.0%	0
70416	MML Bay State Life Insurance Company	0	\$1,019,476	0.0%	0
57541	Modern Woodmen Of America	2	\$34,401,472	0.4%	42
69647	Molina Healthcare Insurance Company	0	\$1,754	0.0%	0
81442	Monitor Life Insurance Company Of New York	0	\$17,123	0.0%	0
66281	Monumental Life Insurance Company	19	\$17,481,835	0.2%	784
66370	Mony Life Insurance Company	1	\$2,748,853	0.0%	262
78077	Mony Life Insurance Company Of America	0	\$2,952,637	0.0%	0
80020	Mountain Life Insurance Company	2	\$288,342	0.0%	5,001
66427	MTL Insurance Company	0	\$3,530,661	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$800,592	0.0%	0
61409	National Benefit Life Insurance Company	0	\$620,704	0.0%	0
57568	National Catholic Society Of Foresters	0	\$19,456	0.0%	0
66540	National Farmers Unions Life Insurance Co	0	\$151,782	0.0%	0
98205	National Foundation Life Insurance Company	0	\$5,119	0.0%	0
66583	National Guardian Life Insurance Company	0	\$5,310,458	0.1%	0
82538	National Health Insurance Company	0	\$359	0.0%	0
66680	National Life Insurance Company	2	\$5,914,482	0.1%	244
60593	National States Insurance Company-Liquidation-	3	\$306,974	0.0%	7,046
87963	National Teachers Associates Life Insurance Co	0	\$126,488	0.0%	0
66850	National Western Life Insurance Company	3	\$29,261,006	0.4%	74
92657	Nationwide Life & Annuity Insurance Company	0	\$4,364,111	0.1%	0
66869	Nationwide Life Insurance Company	3	\$19,431,397	0.2%	111
91626	New England Life Insurance Company	3	\$11,724,958	0.1%	184
91596	New York Life Insurance & Annuity Corporation	7	\$180,627,757	2.3%	28
66915	New York Life Insurance Company	19	\$76,162,533	1.0%	180
81264	Nippon Life Insurance Company Of America	0	\$8,300	0.0%	0
66974	North American Company For Life & Health Ins	8	\$44,569,189	0.6%	129
68349	North American Insurance Company	0	\$681	0.0%	0
67032	North Carolina Mutual Life Ins Co- <i>Suspended</i>	0	\$652	0.0%	0
67091	Northwestern Mutual Life Insurance Company	4	\$267,465,342	3.3%	11
81353	NYLife Insurance Company Of Arizona	0	\$1,350,256	0.0%	0
67148	Occidental Life Insurance Company Of NC	1	\$366,174	0.0%	1,969
89206	Ohio National Life Assurance Corporation	2	\$8,647,059	0.1%	167
67172	Ohio National Life Insurance Company The	0	\$47,205,918	0.6%	0
67180	Ohio State Life Insurance Company The	3	\$957,298	0.0%	2,259



**Missouri Department of Insurance  
2011 Complaint Report**

<b>Life and Annuity Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
67199	Old American Insurance Company	4	\$4,950,850	0.1%	582
67261	Old Republic Life Insurance Company	0	\$369,174	0.0%	0
67326	Old Surety Life Insurance Company	0	\$943	0.0%	0
76007	Old United Life Insurance Company	0	\$100,905	0.0%	0
76112	Oxford Life Insurance Company	2	\$797,424	0.0%	1,808
67393	Ozark National Life Insurance Company	3	\$19,026,208	0.2%	114
64343	Pacific Guardian Life Insurance Company Ltd	0	\$26,648	0.0%	0
97268	Pacific Life & Annuity Company	0	\$4,050,180	0.1%	0
67466	Pacific Life Insurance Company	2	\$209,320,367	2.6%	7
93459	Pan American Assurance Company	1	\$290,071	0.0%	2,485
67539	Pan-american Life Insurance Company	0	\$118,058	0.0%	0
60003	Park Avenue Life Insurance Company	0	\$4,687	0.0%	0
67598	Paul Revere Life Insurance Company	0	\$53,811	0.0%	0
67601	Paul Revere Variable Annuity Insurance Co	0	\$124,314	0.0%	0
67628	Pekin Life Insurance Company	0	\$1,145,477	0.0%	0
93262	Penn Insurance & Annuity Company The	0	\$3,458,078	0.0%	0
67644	Penn Mutual Life Insurance Company The	1	\$5,138,792	0.1%	140
67660	Pennsylvania Life Insurance Company	3	\$578,849	0.0%	3,737
85561	Perico Life Insurance Company	0	\$1,316	0.0%	0
90247	Pharmacists Life Insurance Company, The	0	\$377,944	0.0%	0
67784	Philadelphia American Life Insurance Company	1	\$16,444	0.0%	9,999
60232	Philadelphia Financial Life Assurance Company	0	\$19,796	0.0%	0
93548	PHL Variable Insurance Company	2	\$16,935,912	0.2%	85
93734	Phoenix Life & Annuity Company	0	\$647,905	0.0%	0
67814	Phoenix Life Insurance Company	5	\$14,993,913	0.2%	240
72125	Physicians Life Insurance Company	7	\$5,336,425	0.1%	946
67873	Pioneer American Insurance Company	0	\$137,311	0.0%	0
67911	Pioneer Mutual Life Insurance Company	0	\$1,008,422	0.0%	0
67946	Pioneer Security Life Insurance Company	0	\$26,583	0.0%	0
57622	Polish Natnl Alliance Of The US Of N. A	0	\$46,201	0.0%	0
57630	Polish Roman Catholic Union Of America	0	\$27,480	0.0%	0
68039	Presidential Life Insurance Company	2	\$420,428	0.0%	3,430
65919	Primerica Life Insurance Company	6	\$30,820,388	0.4%	140
61271	Principal Life Insurance Company	5	\$69,268,338	0.9%	52
71161	Principal National Life Insurance Company	0	\$5,183,393	0.1%	0
68047	Professional Insurance Company	0	\$24,701	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$280,825	0.0%	0
68136	Protective Life Insurance Company	11	\$706,175,162	8.8%	11
67903	Provident American Life & Health Insurance Co	0	\$16,231	0.0%	0
68195	Provident Life & Accident Insurance Company	2	\$8,451,866	0.1%	171

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Life and Annuity Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
68209	Provident Life & Casualty Insurance Company	0	\$2,306	0.0%	0
79227	PRUCO Life Insurance Company	7	\$239,438,373	3.0%	21
86630	Prudential Annuities Life Assurance Corporation	4	\$97,803,414	1.2%	29
68241	Prudential Insurance Company Of America The	35	\$83,796,575	1.0%	301
93629	Prudential Retirement Insurance & Annuity Co	0	\$77,729	0.0%	0
68284	Pyramid Life Insurance Company	5	\$393,359	0.0%	9,164
70211	Reassure America Life Insurance Company	35	\$17,453,114	0.2%	1,446
68357	Reliable Life Insurance Company	70	\$12,615,589	0.2%	4,000
68381	Reliance Standard Life Insurance Company	3	\$12,863,581	0.2%	168
61360	Reliastar Life Ins Co of NY	0	\$817,281	0.0%	0
67105	Reliastar Life Insurance Company	6	\$27,722,849	0.3%	156
61700	Renaissance Life & Health Insurance Company	0	\$72,374	0.0%	0
68462	Reserve National Insurance Company	1	\$95,609	0.0%	7,541
93572	RGA Reinsurance Company	0	\$1,207,663	0.0%	0
65005	Riversource Life Insurance Company	1	\$143,697,772	1.8%	5
58181	Royal Arcanum Supreme Council Of	0	\$1,119	0.0%	0
57657	Royal Neighbors Of America	3	\$1,399,713	0.0%	1,545
60183	S USA Life Insurance Company Inc	0	\$13,483	0.0%	0
60445	Sagicor Life Insurance Company	0	\$7,028,801	0.1%	0
70435	Savings Bank Life Insurance Company Of MA	0	\$635,490	0.0%	0
69914	Sears Life Insurance Company	0	\$496,651	0.0%	0
93742	Securian Life Insurance Company	0	\$85,611	0.0%	0
68675	Security Benefit Life Insurance Company	1	\$14,810,599	0.2%	49
68721	Security Life Insurance Company Of America	0	\$71,475	0.0%	0
68713	Security Life Of Denver Insurance Company	0	\$15,013,704	0.2%	0
68772	Security Mutual Life Insurance Company Of NY	1	\$513,389	0.0%	1,404
69485	Security National Life Insurance Company	0	\$668,930	0.0%	0
78662	Senior Life Insurance Company	3	\$722,593	0.0%	2,993
77119	Sentinel American Life Insurance Co	0	\$391	0.0%	0
68810	Sentry Life Insurance Company	0	\$7,908,331	0.1%	0
97241	Settlers Life Insurance Company	0	\$21,412	0.0%	0
65757	Shelter Life Insurance Company	7	\$32,101,921	0.4%	157
57673	Slovene National Benefit Society	0	\$137,978	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$1,265	0.0%	0
69019	Standard Insurance Company	1	\$47,732,094	0.6%	15
86355	Standard Life & Accident Insurance Company	0	\$386,566	0.0%	0
71706	Standard Life & Casualty Company	0	\$55	0.0%	0
69078	Standard Security Life Insurance Company Of NY	0	\$6,811	0.0%	0
68985	Starmount Life Insurance Company	0	\$393,239	0.0%	0
69108	State Farm Life Insurance Company	11	\$124,174,902	1.6%	64

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Life and Annuity Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69116	State Life Insurance Company	0	\$20,797,248	0.3%	0
69132	State Mutual Insurance Company	0	\$280,149	0.0%	0
89184	Sterling Investors Life Insurance Company	0	\$76,625	0.0%	0
77399	Sterling Life Insurance Company	0	\$62,814	0.0%	0
65021	Stonebridge Life Insurance Company	10	\$6,519,648	0.1%	1,106
80926	Sun Life & Health Insurance Company (US	0	\$1,053,171	0.0%	0
80802	Sun Life Assurance Company Of Canada	3	\$20,550,554	0.3%	105
79065	Sun Life Assurance Of Canada (US	1	\$94,434,625	1.2%	8
60941	Sunamerica Annuity & Life Assurance Company	2	\$139,144,974	1.7%	10
69256	Sunamerica Life Insurance Company	0	\$115,233	0.0%	0
69272	Sunset Life Insurance Company Of America	0	\$181,973	0.0%	0
69310	Surety Life Insurance Company	1	\$389,821	0.0%	1,849
68608	Symetra Life Insurance Company	2	\$40,190,241	0.5%	36
90581	Symetra National Life Insurance Company	0	\$29,482	0.0%	0
69345	Teachers Insurance & Annuity Association	0	\$165,796,647	2.1%	0
56014	Thrivent Financial For Lutherans	5	\$114,904,611	1.4%	31
97721	Thrivent Life Insurance Company	0	\$1,581,306	0.0%	0
60142	TIAA-CREF Life Insurance Company	1	\$3,489,270	0.0%	207
69477	Time Insurance Company	1	\$731,533	0.0%	986
69566	Trans World Assurance Company	0	\$153,122	0.0%	0
79022	Transamerica Advisors Life Insurance Company	0	\$771,650	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$6,463,801	0.1%	0
86231	Transamerica Life Insurance Company	11	\$291,573,937	3.6%	27
61425	Trustmark Insurance Company	1	\$1,508,830	0.0%	478
62863	Trustmark Life Insurance Company	0	\$101,653	0.0%	0
69396	TX Life Insurance Company	0	\$2,275,953	0.0%	0
84530	U S Financial Life Insurance Company	5	\$5,138,368	0.1%	702
86371	Ullico Life Insurance Company	0	\$35,677	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$72,039	0.0%	0
11121	Unified Life Insurance Company	3	\$702,767	0.0%	3,078
91529	Unimerica Insurance Company	1	\$7,138,167	0.1%	101
69701	Union Bankers Insurance Company	2	\$602,775	0.0%	2,392
80837	Union Central Life Insurance Company	0	\$25,665,145	0.3%	0
62596	Union Fidelity Life Insurance Company	7	\$682,885	0.0%	7,390
69744	Union Labor Life Insurance Company	1	\$1,017,199	0.0%	709
70408	Union Security Insurance Company	2	\$7,792,077	0.1%	185
92916	United American Insurance Company	4	\$3,361,763	0.0%	858
56383	United Commercial Travelers Of America	0	\$31,717	0.0%	0
87645	United Fidelity Life Insurance Company	5	\$400,276	0.0%	9,006
79413	United Healthcare Insurance Company	0	\$4,031,923	0.1%	0

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Life and Annuity Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
63983	United Heritage Life Insurance Company	0	\$4,088,981	0.1%	0
69922	United Home Life Insurance Company	1	\$749,998	0.0%	961
69930	United Insurance Company Of America	8	\$184,094	0.0%	9,999
94099	United Investors Life Insurance Company	1	\$2,746,478	0.0%	263
69973	United Life Insurance Company	0	\$5,888,907	0.1%	0
92703	United National Life Ins Co of America	0	\$107,056	0.0%	0
69868	United Of Omaha Life Insurance Company	9	\$44,358,489	0.6%	146
42129	United Security Assurance Company Of PA	0	\$3,149	0.0%	0
81108	United Security Life & Health Insurance Co	0	\$14,238	0.0%	0
70106	United States Life Insurance Co New York	2	\$2,653,752	0.0%	543
63479	United Teacher Associates Insurance Company	0	\$102,034	0.0%	0
72850	United World Life Insurance Company	0	\$38,753	0.0%	0
63819	Unity Financial Life Insurance Company	0	\$1,611,358	0.0%	0
70130	Universal Guaranty Life Insurance Company	0	\$373,286	0.0%	0
70173	Universal Underwriters Life Insurance Company	1	\$254,666	0.0%	2,831
62235	Unum Life Insurance Company Of America	1	\$21,985,960	0.3%	33
70955	USA Life One Insurance Company Of Indiana	0	\$7,560	0.0%	0
72613	USAA Direct Life Insurance Company	0	\$2,747	0.0%	0
69663	USAA Life Insurance Company	0	\$24,035,267	0.3%	0
94358	Usable Life	0	\$5,573,507	0.1%	0
68632	Vantis Life Insurance Company	0	\$19,219	0.0%	0
70238	Variable Annuity Life Insurance Company	2	\$59,190,245	0.7%	24
70319	Washington National Insurance Company	28	\$1,779,807	0.0%	9,999
00037	Watkins Life & Benefit Association	1	\$33,865	0.0%	9,999
70335	West Coast Life Insurance Company	1	\$13,037,413	0.2%	55
70483	Western & Southern Life Insurance Company	15	\$5,707,515	0.1%	1,895
57711	Western Catholic Union	2	\$8,921,949	0.1%	162
70432	Western National Life Insurance Company	3	\$32,033,017	0.4%	68
91413	Western Reserve Life Assurance Co Of Ohio	0	\$4,966,958	0.1%	0
92622	Western Southern Life Assurance Company	8	\$48,828,959	0.6%	118
57010	William Penn Association	0	\$327,705	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$119,819	0.0%	0
65960	Windsor Life Insurance Company	0	\$300	0.0%	0
56170	Woman's Life Insurance Society	0	\$6,382	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$4,806,902	0.1%	0
57290	Workmens Benefit Fund Of The U S- <i>Withdrawn</i>	0	\$1,467	0.0%	0
70629	World Insurance Company	0	\$110,136	0.0%	0
71323	Zale Life Insurance Company	0	\$16,997	0.0%	0
90557	Zurich American Life Insurance Company	1	\$1,635,377	0.0%	441
<b>Total</b>		<b>1,110</b>	<b>\$8,002,891,114</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance  
2011 Complaint Report**

**Health Maintenance Organizations**

**Complaint Indices**

**Missouri Department of Insurance  
2011 Complaint Report**

<b>Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2009-2011</b>	<b>Average Annual Premium 2009-2011</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
95109	Aetna Health Inc	1	\$18,490,223	2.0%	17
95609	Alliance For Community Health DBA Molina	0	\$4,255,984	0.5%	0
47171	Blue Cross & Blue Shield Of Kansas City	6	\$10,408	0.0%	9,999
10753	Blue-advantage Plus Of Kansas City Inc	0	\$1,906,065	0.2%	0
95635	CIGNA Healthcare Of St Louis Inc	4	\$3,131,693	0.3%	390
95145	Community Health Plan	0	\$8,939,238	1.0%	0
95489	Coventry Health Care Of Kansas Inc	17	\$52,641,328	5.6%	99
96377	Coventry Health Care Of Missouri Inc	89	\$143,751,232	15.3%	189
95530	Cox Health Systems HMO Inc	6	\$12,210,339	1.3%	150
95315	Good Health HMO Inc DBA Blue-care Inc	50	\$321,340,351	34.2%	47
96475	Healthlink HMO Inc	1	\$76,342	0.0%	3,997
95358	HMO Missouri Inc	110	\$281,362,915	29.9%	119
95885	Humana Health Plan Inc	12	\$38,333,425	4.1%	96
12913	Missouri Care Incorporated	0	\$2,842,215	0.3%	0
96385	UnitedHealthcare Of The Midwest Inc	12	\$50,442,247	5.4%	73
<b>Total</b>		<b>308</b>	<b>\$939,734,004</b>	<b>100.0%</b>	<b>.</b>

## **Insurance Consumer Hotline**

Contact DIFP's Insurance Consumer Hotline  
if you have questions about your insurance policy  
or to file a complaint against an  
insurance company or agent:

**difp.mo.gov**

**800-726-7390**



# **DIFP**

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**JUNE 2012**